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COUNTING HOUSE ROUTINE

UNIFORM WITH THIS
VOLUME

COUNTING HOUSE ROUTINE.

SECOND YEAR'S COURSE. Revised
and enlarged, by VINCENT E.
COLLINGE, A.C.I.S. In crown 8vo,
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COUNTING HOUSE ROUTINE

FIRST YEAR'S COURSE

REVISED AND ENLARGED

BY

VINCENT E. COLLINGE, A.C.I.S.

AUTHOR OF "FIRST STEPS IN BUSINESS TRAINING"



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Counting House Routine.

VOL. I.

CHAPTER I.

SPELLING AND PUNCTUATION.

IN the work of the office, spelling, punctuation, and grammar are of such importance as to justify their inclusion in a book on office routine ; their introduction at so early a stage will, it is hoped, prompt teachers to spread any required instruction over a sufficiently lengthy period.

SPELLING.

Weak spelling is very seriously regarded by employers. The earnest student will seek to remedy any failing in his spelling. Hard persevering work is necessary. A good method of overcoming deficiencies is for him to read through a passage from a standard author, say from an essay by Macaulay, mark the difficult words, ascertain the meanings if necessary, write them out neatly several times, then put them in a handy note-book for frequent revision, and occasionally have them dictated to him. He should also work through a good spelling book ; but this will not be so interesting. Rules are usually of little service because of the great number of exceptions. The following words are classified ; some could be included in two classes.

N.B.—*a.*, adjective ; *n.*, noun ; *v.*, verb.

Special. Body, bodies ; company, companies ; journey, journeys ; advertise, advertising ; criticise, legalise, realise ; accrue, accruing ; benefit, benefited, benefiting ; change, changing, changeable ; debit, debiting ; defer, deferring ; differ, differing ; full, fill, fulfil, fulfilling ; judge, judging, judgment ; label, labelling ; permit, permitting ; refer, referred, reference, referring ; remit, remitting ; sole, soling ; travel, travelling, traveller ; disappoint, dissatisfaction ;

accept, except; affect, effect; advice (*n.*), advise (*v.*); *similarly*, practice (*n.*), practise (*v.*); principal (*n.* and *a.*, chief), principle (*n.*, a rule); stationary (*a.*, fixed), stationery (*n.*, writing materials).

I. Tendency to Omit Letters. Accommodate, account, accurately, accustom, addition, address, adequately, adjourn, advantageous, affirmative, afford, agreeable, announce, apparent, arrangement, ascend, beautiful, beginning, biggest, book-keeping, bristle, builder, cancelled, canvass (*v.*), careful, carriage, carriers, commission, compelled, confidentially, consignment, convenient, descend, difficult, dissolve, empty, excise, farewell, fasten, favourably, February, forgetting, fourth, generally, Government, immediate, indemnify, iron-mongery, irritate, liabilities, likelihood, nineteenth, noticeable, occasion, occurred, opposite, particular, pleasant, possession, pressure, proffered, promptly, quarrelling, really, safely, saleable, scissors, slippery, soldering, stretching, success, sufficient, suppose, surprised, surrender, temptation, thinner, thorough, tissue, traffic, transferring, undoubted, unparalleled, useful, usually, woollen.

II. Tendency to Insert Letters. Abutting, acceded, acknowledgment, advisable, afloat, allege, almost, aloud, already, amalgamation, apologise, balancing, cancel, canvas (*n.*), comparison, compel, damage, delivery, develop, diligent, disagreeable, duplicate, exercise, fabric, grievous, harassed, imagine, linen, maintenance, mistaken, moderate, modified, moving, necessarily, negative, obliging, omission, omitted, original, paltry, pitiful, placard, preferred, premiums, presently, professor, profitable, propeller, pursuing, qualification, quarrelsome, recommend, relatives, representation, similar, situate, skilful, speculation, subtraction, tariff, trespass, truly, until, using, welcome, welfare, wooden.

III. Tendency to Mistake Vowels. Allowed, beneficially, business, catalogue, certificate, competitors, comprehend, confirmation, correspondence, cotton, couple, creditors, cylinders, definitely, difference, doctor, eligible, endeavour, equivalent, erroneous, errors, evidence, fiftieth, governor, grammar, implements, inadequate, inferior, liquidator, moneys, notification, opportunity, policies, privilege, problem, promoter, purchase, rivet, sailor, sanitary, sensible, separate, specimen, standard, superiority, survivor, system, telegram.

IV. Tendency to Mistake Consonants. Accident, census, certainly, chimney, conceal, concession, decision, engine, essence, expense, financial, furnace, grocer, machinery, magistrate, medicine, monarch, negotiate, nephew, physician, picture, reciprocate, remunerative, razor, solicitor, speciality, specimen, substantial, twelfth.

V. Tendency to Reverse Order of Letters. Believed, chief, conceive, deceit, fibre, fiery, freight, friendship, gauge, genuine, grief, mischievous, niece, perceive, pieces, precede, receipt, relieving, seize, series, siege, sieve, thieves, view, violent.

VI. Silent Letters. Although, answer, autumn, climbing, column, cupboard, debtor, doubtfully, foreign, indebted, island, knowledge, neighbour, roughly, sovereign, unwholesome, wrought.

VII. Miscellaneous. Coarse (*a.*), colonel, continental, conversant, course (*n.*), currant (fruit), current, failure, familiar, fatigue, fluctuation, materials, naturally, obtainable, patience, signature, unshrinkable, valleys, weather, whether.

Correct punctuation and spelling depend upon careful observation, accurate noting, and regular practice.

PUNCTUATION.

The object of punctuation is to make clear ; it takes the place of gesture, pause, and emphasis. Good composition depends upon arrangement rather than punctuation, and the tendency nowadays is to punctuate less than formerly.

Beyond the general rule that marks are inserted only where, in reading, there is a distinct pause in the voice—not for every rhetorical pause—we give examples rather than rules because very many rules would have to be given to cover them all. The comma is the shortest and the full-stop the longest pause.

The illustrations should be very carefully studied.

Comma (,). *Examples.*—We are, Dear Sirs, Yours truly, James Thompson & Company.

In short, the goods were not equal to the sample.

On 3rd Jan. last, there were 1,920 orders received at 14, Market Square, Blacktown.

I say to every student, Persevere ; for perseverance, honesty, and temperance are essentials of success.

Ease, dishonesty, intemperance, are sources of misery.

James, the junior partner, is a man of outstanding ability. In reference to disputes, opinions and reasons should be carefully weighed.

There is a saying, "Take care of the pence and the pounds will take care of themselves."

Heat and cold, size and situation, formation and configuration, affect the growth of a country.

Thy rod and Thy staff, they comfort me.

Advertising, and that only, will save the firm from bankruptcy.

Many promise according to their ignorance, but perform according to their knowledge.

He thinks clearly, but he thinks faintly.

The pen flies, as it were, after the speaker.

Speaking in round figures, the loss was £250.

To the old and poor, old-age pensions come as a great relief.

Semicolon (;). This represents a longer pause than that indicated by the comma. A full-stop could often be used instead, but it makes the sentences seem shorter.

Examples.—He is fond of study; he delights in the solving of problems; he glories in surmounting obstacles.

Shorthand is a valuable accomplishment; yet some people expect to learn it in a week.

To err is human; to forgive, divine.

Colon (:). This is used between clauses which are grammatically independent but are logically connected—sufficiently so as not to justify separation by the use of the full-stop; but chiefly before the enumeration of details and the introduction to long quotations. It is sometimes followed by a dash.

Examples.—Among the things which may be sent by the halfpenny post are the following: sketches, drawings, paintings, photographs, engravings, maps, plans, and charts.

Ruskin, dealing with the sin of lying, writes: "Do not let us lie at all. Do not think of one falsity as harmless, and another as slight, and another as unintended."

Many are called: few are chosen.

Put aside conceit: it is but a sign of weakness.

The Prime Minister, rising amid rousing cheers, said: Mr. Chairman, etc.

Full-stop (.). This marks the close of a complete sentence

which is not to be marked by a note of exclamation or interrogation. It is also used after abbreviations.

Examples.—B.A., M.A., B.Sc., f.a.s., LL.D., MSS., £ s. d., 6.20 a.m., Geo. V., Acts iii. 17, 6s. 8d.

Apostrophe ('). This is used before or after s, as the sign of the possessive case. It is also used in the place of letters omitted from words, and to mark the plural of letters and figures.

Examples.—Singular possessive—The clerk's pen. St. James's Street. Jones's boots. St. Thomas's Church. Bridges' shop. For goodness' sake; for conscience' sake; for quietness' sake, etc.

Plural possessive—Children's toys. Boys' games. Men's minds. Mechanics' tools.

E'en, e'er, I've, shan't, thoro', won't, you'll.

Mind your p's and q's, and don't confuse your 3's and 2's.

Dash (—) is used to mark an abrupt turn in a sentence, to denote blanks and to take the place of such words as *namely*.

Examples.—His business is—well I shall not tell you.

Lord — and Mr. — were present.

The forms will be typical and common—invoices, statements, receipts, etc.

Dashes are sometimes used instead of parentheses.

Exclamation, Note of (!). This is called the "shriek" and is put to denote surprise, admiration, or emotion. Its use in business letters is very limited.

Hyphen (-) is used for joining and dividing words. When used to divide parts of the word at the end of a line it should not be repeated on the next line, and the words should be properly divided into syllables; for example, these words could be divided in any one of the places indicated. Acknow-
ledg-ment, re-ve-la-tion, ab-hor-rence. Words of one syllable should never be divided.

Examples. — pre-eminence; co-operation; to-day; by-and-by; step-mother; never-to-be-forgotten.

Interrogation, Note of (?). This is put at the end of a question.

Examples.—When may we expect the goods?

You will be in London to-morrow? (Here the construction of the sentence is assertive, but the meaning is interrogative.)

Parenthesis, Marks of (), are used for enclosing explanatory phrases and other interpolations which can be omitted without spoiling the sentence. Brackets [] are similar signs.

Examples.—Our representative (Mr. Anderson) will call upon you to-morrow, Thursday, at 10 a.m.

The principals [long may they live!] are appreciative of their employés.

Quotation Marks (" ") consist of two inverted commas at one end and two apostrophes at the other end of the words of a speaker or writer, name of a book, etc.

Examples.—I wired to-day as follows: "Despatched twenty-four dozen B 16 carriage paid Great Western this morning."

"I wish," he said, "to make a complaint."

You should study Pitman's "Punctuation as a Means of Expression."

EXERCISES.

1. Correct the following sentences :—There is a saying a bird in the hand is worth too in the bush. The accomodation of the boy's school, is 400 and that of the girls is 250 ; but it is recommended that the latter be increased by 100.
2. Place the proper punctuation marks in the following sentence :—The apron file was neither neat nor cleanly as the illustration shows the apron from being constantly opened and closed soon became ragged soiled and unsightly so that this method has now been discarded.

CHAPTER II.

GRAMMAR.

GRAMMAR is the science which treats of the right use of language. Some guidance on the main essentials is offered in this chapter, but only a few hints and examples can be included. Students who are very weak in grammar should work through a good text-book, such as Pitman's English Grammar.

Among commercial students very common errors are these :—

Failure to complete sentences, using the wrong number or tense of a verb, the wrong preposition, the wrong relative pronoun, an adjective instead of an adverb, and the violating of the rule of proximity.

The student is particularly advised to note well the words in italics.

A, an. *An* must be used before a vowel sound, silent *h*, and *h* if the accent is not on the first syllable—*an* interest, *an* hour, *an* historical, *an* hotel, *an* appeal, *an* engineer, *an* urn ; *a* precedes other words—*a* draft, *a* horse, *a* union, such *a* one.

Adjectives. When comparing two things the comparative degree must be used, not the superlative—"He is the *better* clerk of the two." Of three or more one must use *best*, etc.

Each and *every* must be clearly distinguished. *Each* means every *one* of a number considered separately ; *every*, all considered as a whole, without exception—"To *each* student who gains 80 per cent. of marks a prize will be given."
"*Every* student must be in his place at 7 p.m."

This, that, these, those. These words must agree with the nouns they qualify.

"I like *this* kind of pen." "*That* sort of people should be censured."

Adverbs and adjectives must not be confused.

"Return as *quickly* as you can." "You have been *quick*."

Apostrophe. Study this in the chapter on punctuation. Never use it in *theirs, its, yours*—"Yours truly" is correct.

Prepositions. The right preposition should be used ; for

example: different *from*, not *to*; comply *with*; mindful *of*; profit *by*.

Pronouns. The correct usage in regard to pronouns should be mastered. *Whom* is objective case, therefore "Whom did you say that to?" is correct; try it by putting the preposition before the pronoun. Note also: "I sold it to the man *whom* I saw here." "Between you and *me*" is correct because *me* is objective. "It is I" is correct because the verb *to be* takes the same case after it as before it. "*Who* do you think telephoned to-day?" is correct because *who* is nominative case to *telephoned*. If clearness is endangered by the use of pronouns, nouns must be repeated or suitable synonyms used. "The son met his father and his partner in the street, and he heard him say to him, etc." is not clear.

Than and *as* usually introduce sentences of comparison, "She is a better typist than *I*" (am a typist). "I am slower than *he*" (is slow).

Either and *neither* should be used only of two objects.

In English there is no personal pronoun of the third person singular number to indicate common gender. The following sentence is incorrect—"Each clerk did *their* own share." If there are clerks of both sexes, instead of *their* should be put the words "*his* or *her*." In general, *his* will suffice, as it is clumsy to use "*his* or *her*."

The relative pronoun *who* refers to a person; *which* to an animal, thing, or collective noun; *that* to the names of both persons and things.

Proximity. What is called the rule of proximity should be observed; those things which are to be thought of together must be written as near together as possible. Especially does this relate to relative pronouns. "We beg to inform you that the *sample* sent herewith is the nearest we can supply to the shade desired from our stock, *which* we trust will give you satisfaction." This should be written, "We beg to inform you that the *sample* sent herewith, *which* we trust will give you satisfaction, is the nearest, etc." Another example:—"We are sorry to inform you that we have been, through decrease in trade owing to the popularising of the automobile, compelled to suspend payment." "We have been" should be placed immediately before "compelled."

Number. Verbs must agree with the right nominative. "A *parcel* of account books *was* left at the shop." "The *firm* is well-established"; but, because the individuals are thought of, we write "The *firm are* divided in their opinions"—better, "The members of the firm are" "*Hay* and *straw are* being sent to-day"; but "The *hay* as well as the (or "with the") *straw is* being sent to-day." Following *each, every, either, and neither*, the verbs are singular—"Each typist had *her* own machine"; "Every man should do *his* best"; "*Either* James or John *has* to attend to this"; "*Neither* advice nor persuasion *has* any effect." *News, means, politics, etc.*, though plural in form take singular verbs—"Good news *has* come."

Juniors often confuse the number, using *I* and *we, me* and *us*, quite freely in the same letter; for example: "*I* thank you for cheque, etc., but *we* note that you have deducted too much discount *I* am, Yours truly."

Only should be put immediately before the word to be qualified. In "We only settle accounts once a month," *only* qualifies *settle*; it should be placed immediately before, and thus qualify, *once*. "Business is only attended to here in the morning"—*only* should be put immediately before "*in*."

Sentence. The shortest sentence consists of a verb and a noun or pronoun, perhaps understood. There must be subject and predicate, that is a noun, or its equivalent, and a verb. "Trusting to hear from you, Yours truly" is incomplete; "*I am*" should be inserted.

Verb: tense. There should be a correct sequence of tenses. Carefully note the following examples:—

"*I shall read* the book if I *buy* it." "*I should* thrash the boy if I *caught* him." "*We should* be pleased if you *would* send a cheque."

The right auxiliary verb should be used. "*I never have, and never will say* that his opinion is worthless." *Said* should follow *have*.

EXERCISE.

1. Give definitions of:—Adjective, apostrophe, preposition, pronoun, rule of proximity, verb.

CHAPTER III.



WRITING AND BLOCK-LETTERING.

WRITING.

STUDENTS need to cultivate a good style of handwriting, that is, one which above all things is legible ; it should also be regular, neat, and speedy.

The Civil Service Commissioners favour the sloping style, the slope from the vertical not to exceed thirty degrees. Every letter and figure should be correctly formed and be of moderate and even size ; projections of capitals and long letters above or below the line should not be more than one and a half times the length of the short letters ; flourishes and superfluous strokes should be avoided ; words should be unconnected. The writing may be improved by observing these hints and seeing that

- (i) m, i, n, u, a, are distinct when separated ;
- (ii) roundness and not angularity is a feature of the letters ;
- (iii) each letter and parts of some of the letters slope in the

same direction, e.g.,  not .

Even in these days of typewriters handwriting is very important, and no one who is without serious physical defect need despair of becoming a good writer provided that he practises regularly on right lines.

FAIR COPYING.

Young clerks are often required to make fair copies of documents of which rough drafts have been made by their employers or superiors in the office. Should such be the case they must exercise great care not only to write neatly and correctly and to get in correct form what has been drafted, but also to fill up any blanks, which may have been left, such as dates, names, addresses, descriptions, details, and prices, and return the document to the writer of the original for examination and perhaps signature.

Unless he is familiar with the writing and the matter, in

Sydney, N.S.W.

20th April, 1905.

Messrs Lusk & Sons
Birmingham

Dear Sir,
We have had your letter given to us
as makers of the Bank and other ^{postal} articles
suitable for this part of the world.

It will give us pleasure to receive from you
at your earliest ~~convenient~~ opportunity an illus-
trated pamphlet showing your drawings of your
main productions with your prices & trade &
prompt cash discounts for payment against
documents.

For any information as to our firm
we refer you at once to the London branch
of the Colonial Bank Ltd.

Looking forward to receiving the
necessary particulars by return mail
we are, Dear Sir,

Yours faithfully,

~~Wm. H. M. M.~~ Mill, Brooks & Co.

Extract from the 49th Rep^t
of the
Commissioners of H.M. Customs
(for the yr end 31st Mar 1905)

Notwithstanding the disturbances in the trade necessarily caused by the readjustment of the duties in 1904, there has again been a substantial increase in revenue from tobacco. The following table shows 1 quantity of tobacco cleared for consumption, & the amt. of duty rec^d in 1 past five years:-

Years ended March 31 st	Raw		Manufactured	
	Gross Quantity cleared for Consumption	Gross duty received	Gross Quantity cleared for Consumption	Gross duty received
1907	82,221,918	12,333,412	3,348,203	824,230
— 2	67,876,820	10,187,474	3,163,855	772,750
— 3	80,031,989	12,004,789	3,183,241	777,105
— 4	81,386,852	12,208,020	2,754,185	687,400
— 5	83,374,139	12,907,385	2,489,497	676,810

The quantities of various descriptions of raw & manuf^d tobacco retained for consumption in 1904-5 were as follows: the figures in brackets being those for 1 previous yr - Raw tobacco, 81,896,242 lbs. (77,756,000 lbs.); cigars, 1,720,883 lbs. (1,876,383 lbs.); Cavendish, or reprob. heads, 108,654 lbs. (87,870 lbs.); Cavendish manuf^d in bond, 297,704 lbs. (404,071 lbs.); Snuff, 89 lbs. (56 lbs.); cigarette, 321,690 lbs. (422,647 lbs.); & other sorts, 29,405 lbs. (20,711 lbs.).

Exports of British manuf^d tobacco for 1904-5 as follows:-

Calendar year	Cavendish or reprob. heads manuf ^d in Bond	Gross value of manuf ^d Tobacco, except Cigars & Snuff
1902	5,116,325	319,420
— 3	4,942,231	193,436
— 4	5,945,825	213,000

dealing with roughly-written drafts the junior should attempt to read right through and *understand* the document before commencing to write; doubtful words or letters may appear in clearer characters in another part of the document. If there are spelling mistakes, on recognising them he should take his attention off them at once, otherwise there will be hesitancy and perhaps misspelling in his transcript; and some masters cannot tolerate misspelling—in their clerks. In fair copies abbreviations should generally be written in full, especially “and” instead of “&” except in names such as Duckworth & Co., Ltd., and blanks should be left rather than nonsense be inserted. A knowledge of correcting printers’ proofs, such as is given in Chapter XXXIX, will be of great service to students: in particular, \angle before a word, with or without N.P. in the margin, indicates the commencement of a new paragraph; “stet” applies to words crossed out which must be put in copies, such words being dotted beneath; l.c. and Caps. mean respectively lower case, *i.e.*, small letters, and capitals. Practice of these and other tests on plain unruled paper should be persevered in until the student can write straight without lines and in a good commercial hand.

LEDGER HEADINGS.

It is essential that ledger headings should be written in a bold, clear style, without flourishes. In addition to the name, the address of the firm should appear; this is a great convenience when statements are being prepared, as it does away with the necessity for referring to the address book.

The specimen headings shown on the next page are worthy of imitation.

BLOCK-LETTERING.

It is appropriate to deal now with block-lettering. Candidates for examinations comprising block-lettering are generally expected to print a word in block-letters from $\frac{1}{4}$ to $\frac{1}{2}$ an inch in height. The distinctive feature of block-letters is plainness: for all the letters are of the same height and thickness, and, with the exception of I, J, M, and W, of the same width; and there are no superfluous parts and flourishes.

The student should first of all rule two light lead lines of the required distance apart, measure his distance and mark it

Mr Martin Collier
Conway Chbrs, Tenby.

The Educational Supply Company, Ltd
42^d, Holborn Viaduct,
London, E.C. 1.

Fulton and Fryor.
7 Deansgate, Manchester.

off in parts for the letters and spaces between, draw the outlines in lead pencil and afterwards fill in with a pen or brush, using good black writing or Indian ink, or lampblack. Many students find great difficulty in block-lettering, the lack of ability to draw the straight vertical line being the chief cause. Such students should follow the drawing-master's instruction to hold the pencil or pen with the top part pointing away from them, and they should keep their papers and copies directly in front and not at the side. Examiners do not usually require small letters; but these, along with the capitals shown in the examples below, should be practised until proficiency is attained. Thinner forms of the letters—Italics and Roman such as are required by the London Chamber of Commerce—should be produced without the preliminary pencil outline. Block-lettering is useful for labelling documents, parcels, books, boxes, etc., and for mapping purposes.

A B C D E F G H I J K L M

N O P Q R S T U V W X Y Z

EGYPTIAN

SECRETARIAL

a b c d e f g h i j k l m

n o p q r s t u v w x y z

EXERCISES.

1. What is Fair Copying? Make a fair copy of the letter on page 11.
2. Re-write, in proper form, the Report on page 12.
3. Print, in block-letters, the word Educational.

CHAPTER IV.

PRESERVATION OF LETTERS RECEIVED.

INWARD CORRESPONDENCE.

CORRESPONDENCE is of the utmost importance in commerce.

1. Letters and documents connected with them contain the records of business bargains—called contracts—involving immense sums of money.

2. Oral agreements are liable to be misunderstood. To prevent this and afford accurate, clear, and tangible evidence of such agreements they are frequently confirmed by letter.

3. Legal rights under contracts often depend for their enforcement upon the production of written evidence.

4. Letters often display something of the character of the senders and so guide to the style or tone of the replies. Orders are lost through not appreciating this.

For these reasons business letters and documents should be so arranged and preserved that they can be found with little delay, even if they are several years old.

MEANS OF PRESERVING INWARD CORRESPONDENCE.

There are three principal methods of dealing with letters received :—

1. They may be kept in pigeon-holes, folded and arranged alphabetically in bundles ;

2. An Inward Letter Book may be kept, and the letters may be put away under daily dates ;

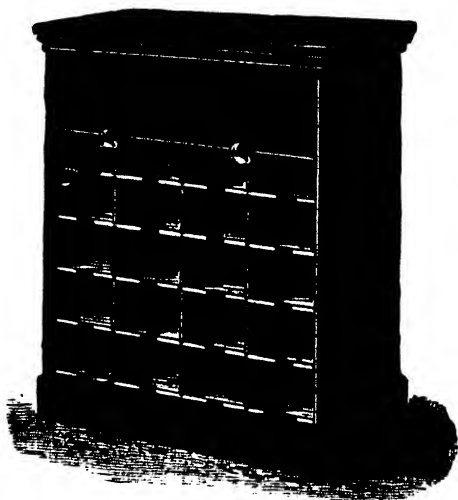
3. They may be preserved by means of one of the many filing cabinets or systems which have been invented.

The Simple File. The simple file is the simplest, and, perhaps, the commonest means by which inward correspondence is preserved. Many different forms of files have been invented and patented, but the principle in all is the same.

The letters, in order of receipt, numbered consecutively, are placed upon the kind of file in use, and this retains them in

their places until they are sufficiently numerous to be bound into a volume, indexed and cross-referenced by a method which will be described when dealing with the Letter Book, and placed apart for reference.

The methods employed in days gone by, now more honoured



"PIGEON-HOLE" CABINET.

in the breach than in the observance, were clumsy, unsightly, dirty, and time-wasting.

Perhaps the oldest of all was the common hook file, now rarely used, except for comparatively unimportant documents, which only need to be preserved for a short time. Mutilated and very dingy did documents become when they were preserved in this manner.

The apron file was a later invention. The apron, from being constantly opened and closed, soon became ragged, soiled, and unsightly; so that this method has now been discarded in favour of neater and more serviceable inventions, which will be described and illustrated in the next chapter.

"Pigeon-Holes." One old style of preserving letters and documents for reference, which is still in use, is known as

"Pigeon-Holing." A large wooden case divided into compartments, each lettered, is constructed.

The illustration shows how the letters are arranged in a set of twenty-four compartments; but it will be noticed that the front is partly closed by the revolving shutter. All the letters from persons or firms whose names commence with A, as *Adams, Andress & Trumbell, Archer & Co.*, etc., are put together in the A compartment; all the letters from firms commencing with B in the B compartment, and so on. Thus, the letters from *Maw, Son & Thompson* will be found in the M compartment; those from *Grosvenor, Chalor & Co.* in the G compartment; those from the *Tomley Gas Co.* in the T compartment; and those from *Sir Isaac Pitman & Sons, Ltd.*, in the P compartment.

The letters of each firm in each of the compartments are arranged in order of receipt, and tied up with tape in a separate bundle. For example, compartment A might contain in six bundles, letters from *John Adams, Anderson & Co., Andress & Trumbell, Archer & Co., Australian Bank, and Axminster Supply Association.*

Hence, no index is needed, as is the case where letters are bound in volumes. Before being placed in the pigeon-holes the documents are folded in one uniform size, according to the size of the pigeon-holes, with a blank page outside, on which certain facts regarding the letter are written, and this information is called the *docket*.

The docket is written in order to obviate the necessity of looking into letters in a certain bundle when searching for a particular one, and should contain the first four or all six of the following points:—

1. The name of the writer;
2. The post-town of the writer;
3. The date of the letter;
4. The date of receipt of the letter;
5. A brief abstract of the contents of the letter
6. The date of posting reply to the letter.

Having been thus docketed, all the letters from one firm are collected, arranged in order of date, and placed in the proper pigeon-hole.

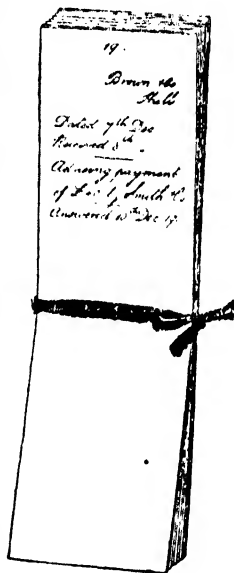
The great disadvantage of the pigeon-hole system of keeping letters is that the compartments are not filled evenly,

e.g., compartments B, C, H, M, S, T, W, will generally contain considerably more communications than those allotted to the other letters of the alphabet. It is necessary, as soon as any one compartment is full, to take out all the documents from the cabinet and put them elsewhere ; if only the full compartment is cleared, difficulties arise as soon as any search for a particular document has to be made.

Another antiquated method, seldom seen in these days, consisted in tying documents in bundles, classified under such heads as Letters, Orders, Receipts for certain periods, and putting the bundles into pigeon-holes.

The **Inward Letter Book**, or **Letter Register**. Later, the amount of correspondence having rapidly increased with the increase of business, we find another system of facilitating reference to documents resorted to in large business houses and banks, that by means of the **Inward Letter Book**.

The **Letter Register** is used for recording particulars of letters and telegrams received, the particulars varying according to requirements. It is valuable because it evidences the receipt of letters, indicates their contents, and sometimes helps in the finding of them quickly, this depending upon the method of filing. The details are sometimes dictated to a shorthand clerk as the communications are being read ; then, having stamped on them the date of receipt, he makes the required record in the register. In other cases the junior stamps the date, enters the particulars, and marks the letters to show that they have been entered. This marking usually consists of consecutive numbers recommencing after certain periods with unity, with perhaps a letter indicating the department to which they belong, and a figure for the period, thus :—A 23/98, which might mean " Audit department, year 1923, number of letter 98." Letters to be dealt with are then



DOCKETED LETTER.

LETTER REGISTER.

No.	Date Recd.	Name..	Address.	Date.	Contents.	How Disposed of.	Remarks.	Folio.
11/138	Sept. 22	Hand in Hand Insee. Co.	M ^r ster	Sept. 21	Returning Pol. after indorsement	Filed		
9	" "	J. S. Pilling	Constantinople	" 19	Offering Services as Buyer	Handed to Manager		
140	" "	H. W. Thomas	London	" 21	Enclosing eq. £38 6s. 9d.	Handed to Cashier		
1	" "	A. R. McDonald	Glasgow	" "	Asking for Quota- tion for A21	Handed to C. L.	Receipt forwarded No. 325	21
2	" "	W. R. Fledwood	Preston	" 22	Enquiring re Col- lage Rents	Handed to A. C.	Quotation sent	30
Telm. 3	" 23	J. S. Pilling	Constantinople	" 23	Pressing for reply wire—another agency in view	Handed to Manager	Particulars sent Wired acceptance if references satisfactory	38

handed to those responsible for them ; some are filed at once, the others later. The typical form shown on the previous page will generally be found sufficient for most requirements. On the subsequent filing of such letters as are entered " Handed to Manager," the " Disposal " column should be appropriately marked.

Where there has been a series of letters between a firm and one of its correspondents, it may be necessary, in case of a dispute on some matter of business or for some other reason, to prepare a brief but connected account of the matters dealt with in the various letters, so that the narration may enable a third person to grasp the facts of the case easily and quickly. Such an account is known as a *précis* of the correspondence. It should contain nothing except what is essential in order to enable the reader to understand the subject matter of the series of communications. *Précis*-writing is dealt with fully in Chapter XVII.

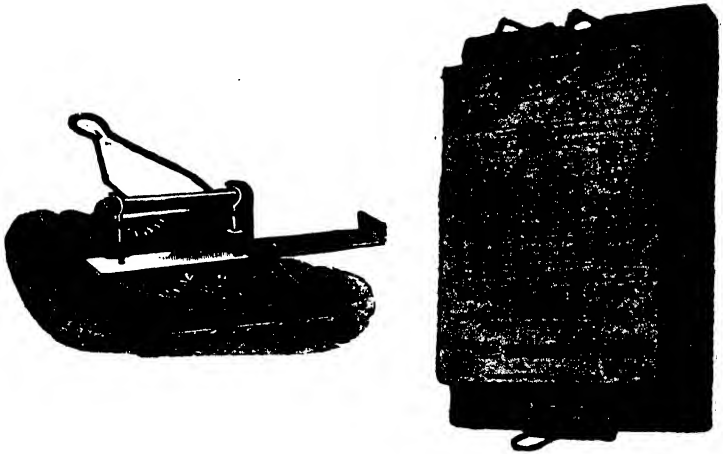
EXERCISES.

1. What is Inward Correspondence ? Why is it preserved ?
2. Name the principal methods of dealing with letters received.
3. Describe the Simple File and its use.
4. What are " Pigeon-Holes," and for what are they used ?
5. Describe a method of preserving letters in " pigeon-hole " cabinets.
6. What is meant by *docketing* a letter ? Give an example of a docket.
7. For what purpose is a Letter Register used ?
8. Give a ruling for a Letter Register or Inward Letter Book and make six entries.
9. Write an essay on " How to record particulars of letters and telegrams received."

CHAPTER V.

SYSTEM OF FILING DOCUMENTS.

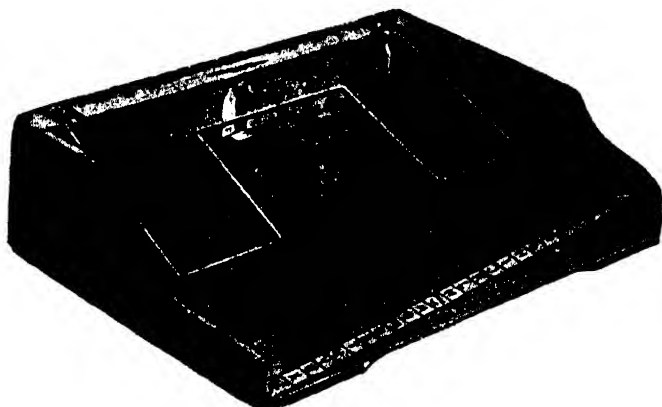
File Drawers and Boxes. There are several modes of filing documents—by means of receptacles, drawers, boxes, binding cases, and cabinets, all on much the same system. These appliances are so widely used that it is well for the young clerk to know something of them.



Documents filed according to some of these systems are first pierced with two holes by a little machine made for that purpose, and here illustrated, so that when placed on the prongs of one of the files or file drawers, every paper is held securely in its place. Although thus held, any paper can be quickly removed with little chance of loss or misplacement to other papers; or it can be examined without being removed from the file or drawer.

In other systems the documents are held in their places by means of a spring, so that there is no need to perforate them ; against this advantage must be set the risk, on releasing the spring, of dropping or disarranging papers when removing any.

Letters are filed in exactly the same manner as names are indexed in directories ; that is, not only are they placed alphabetically, according to the *initial* letter of the surname, but also in accordance with the successive letters of the surname ; and, if necessary, of the Christian name. Names



SPRING GRIP FILE

of firms and companies precede those of individuals ; " and " as part of a name is ignored. The first letters of the surname determine the subdivision under which the letter is to be placed, and under the subdivision letters are placed alphabetically ; as, for instance, under A we have first *Abel*, then *Adams*, *Agate*, *Aiken*, *Allen*, etc.

Now, there may be more than one correspondent named Adams ; then, the Christian name acts as a secondary guide for alphabetical arrangement, and the letters of *John Adams* will be placed beneath those of *Charles Adams*, while those of

William Adams come below those of *John*. Precedence is given to initials as below :—

Adams A.
Adams A. S.
Adams Altred.
Adams B.
Adams B. E.
Adams B. T.
Adams Bertram.

All letters, being placed according to date in the horizontal system, the last always on the top, the entire correspondence



QUARTER OF THE ALPHABET AND EIGHTH OF THE ALPHABET
 AT ONE VIEW.

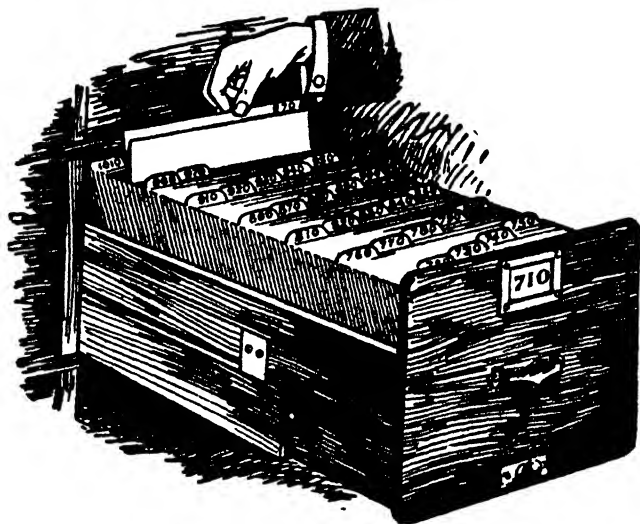
of Charles Adams is by itself, in the order in which the letters have been received, that of John Adams by itself in the same manner, so making reference to any letter instantaneous and certain.

Nowadays manilla folders, with or without prongs, are very much used in large business houses. These folders are placed horizontally on shelves, or in drawers or filing cabinets, when the vertical method of filing is the one generally adopted. The alphabetic divisions are shown by tabs or guide cards.

To each correspondent from whom is received more than three or four communications is allocated a folder, which, with the folded edge down, is put into a drawer. These drawers are arranged in dictionary or directory order, geographically

or numerically, by tab cards. Letters received, and *copies of replies thereto* are put into the correspondent's folder, which, depending upon the efficiency of the classification, may be readily found and readily replaced. If the numerical system is adopted, each correspondent is given a number, and the card index is used. Cards are easier to refer to in the first instance than folders, and the letters may be indexed in several ways for clearness. This indexing, together with the arrangement of the tab cards in tens, and a judicious use of different colours, renders reference very quick.

Until there is sufficient justification for the allocation of a

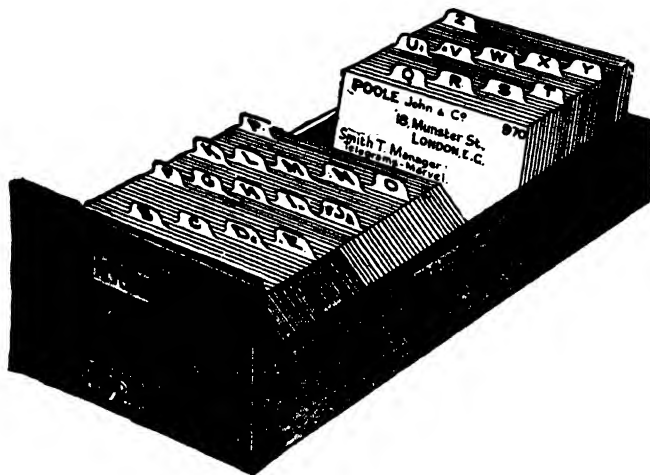


POOLE, John & Co

970

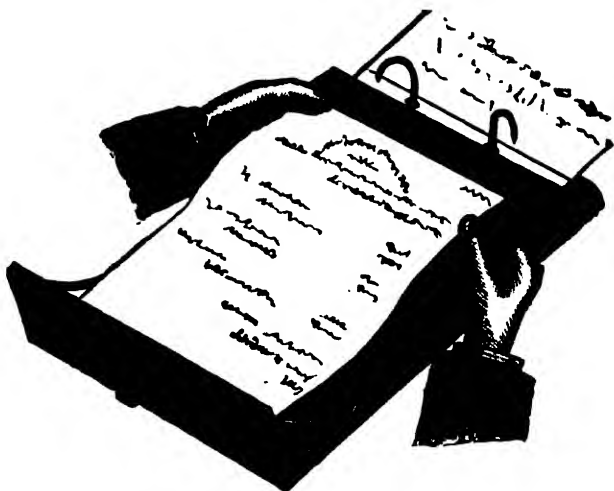
16 Munster St
London E.C.

Smith T. Manager
Telegrams Marvel



separate folder to a correspondent, general folders, preferably of a different colour, or a "Concertina" file such as the one illustrated—linen or cloth-covered paper with alphabetical divisions—may be used.



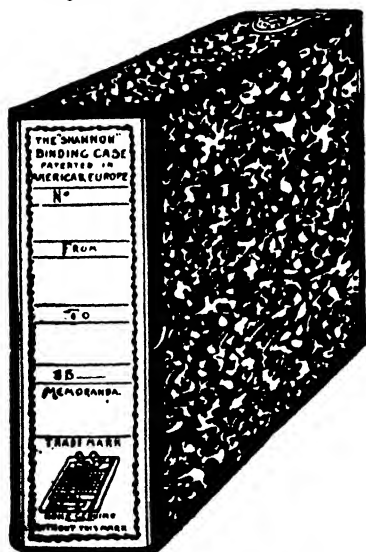


MANNER OF TRANSFERRING PAPERS FROM CABINET FILE
DRAWER TO BINDING CASE.



PAPERS AFTER BEING TRANSFERRED, SHOWING STYLE OF
BINDER IN TRANSFER CASE.

Binding Cases. When file drawers are filled, their contents are removed to transfer or binding cases; the method of doing this is easier seen than described; suffice it to say that it can be done without disturbing the order of the documents. The papers having been placed in the case provided for them, the back of the case is lettered appropriately, and an entry is made on the cover of the file, showing



SHANNON BINDING CASE.

the dates of the first and last papers, and also the number of the case to which they are transferred.

Filing Cabinet. A number of file drawers, fitted together into a case provided with necessary indexes and appropriate labels, form a *filing cabinet*. This permits of a minute classification of business papers and correspondence, and gives the additional advantage of convenient access to papers covering a considerable period of time.

As any one file drawer becomes filled, its contents are transferred to a binding-case and placed in the lower case at the base of the filing cabinet.

Document Files and Cabinets. There are also manufactured by various makers document files, and document filing cabinets for folded papers, and for these many advantages are claimed, the chief of which are enumerated here.

1. When a particular paper is wanted it is not necessary to take down the whole packet, unstrap or untie it, and re-strap or re-tie after examination, as must be done when pigeon-holes are used.

2. It is not necessary to litter tables and desks with packages of papers when searching for a single document, as a number of files may be placed on the shelf of the document filing cabinet and examined at the same time.

3. Documents are protected from dust and insects.

4. The papers are compressed into less space than is possible with other contrivances.

5. Any document may be instantly referred to and removed without disturbing others.

6. Any file may be instantly replaced.

EXERCISES.

1. Explain a system of filing documents.
2. Mr. Percy Cliff, of Doncaster, has written to you asking your advice as to the best method of preserving his incoming correspondence. Write a suitable reply.
3. Describe any two methods of keeping letters with which you are acquainted.
4. Write a short account of Vertical Filing.
5. What are document filing cabinets? What are the advantages of their use?
6. Give the meaning of the following terms and abbreviations : Acceptance ; A/c ; A/C ; A/S ; ad valorem.

CHAPTER VI.

METHODS OF COPYING OUTWARD CORRESPONDENCE.

The Letter Book. This chapter will be devoted to the explanation of one of the most important branches of a young clerk's duties, which is often entrusted to him upon first entering an office; and when he performs it quickly, accurately, and neatly, he is likely to earn speedy promotion.

It is plain to anybody that it is of great importance for a firm to possess an exact record of outward correspondence. The memory cannot be depended upon to retain the contents of certain letters; and summaries of letters sent out, however useful at certain times, are liable to be misunderstood.

Therefore letters are copied, and the copies are kept for reference.

Letters for Press-Copying. Letters intended to be copied should be written on one side of the paper only; for, when two sides are written upon, there is the danger of both being smudged in the process of copying. They should not be dried with blotting paper; but the ink should be allowed to dry naturally in the air.

When correspondence paper is in four-page sheets, the printed heading appears on what is apparently the fourth page of the sheet. The writer, having filled this page, opens the sheet and continues his letter on the first page, thus giving the whole of it on two pages in proper order. Should the letter need still more paper, he takes another sheet and numbers the pages. Had he begun on the first page of the sheet, the letter would not have fallen in order.

The old custom was to have all letters copied by hand into a book; this was a slow process and involved many clerical errors. But the modern mode of doing business provides for letters, etc., being copied by a mechanical process, or by means of carbon sheets, in such a way that an exact reproduction, or facsimile, of each letter is taken for preservation.

The method of carrying out this very necessary piece of business varies, and is more easily learnt by demonstration

than by any amount of description, but the following may be taken as an outline of the different processes.

Press-Copying. The oldest mechanical method is press-copying, which is the obtaining of facsimile copies of documents by means of damping and pressure. The press may be of the screw or lever type. Each has two iron plates which, by turning or bringing down the handle, are brought towards each other. Copying ink should be used for handwritten, and copying ribbons or pads for typewritten letters which require to be copied.

The **Letter Book** is used with the presses, though often separate leaves are now used instead. The letter book is composed of specially prepared buff or tissue leaves, numbered consecutively on one side only, in the right-hand top corner, and bound together. Copying paper, it will be understood, is a special make of paper, which is damped when a copy is required. To prevent the damp penetrating to the other leaves of the letter book, and so copying the letter a number of times, the leaf and the letter are separated from the rest of the book by sheets of thick, oiled paper, through which damp does not penetrate. When a leaf of the letter book is over-damped, the ink runs and spreads about in blots; to avoid this, a sheet of absorbent paper is used to remove the superfluous moisture before the letter is placed upon it.

The following is a complete list of the requisites :—

- (i) Press-Screw or Lever,
- (ii) Letter Book,
- (iii) Water Well for written documents,
- (iv) Damping Brush,
- (v) Oil Sheets,
- (vi) Drying Sheets of Absorbent Paper,
- (vii) Copying Bath for typed documents,
- (viii) Linen or Rubber Sheets.

Letter Copying.—Hand-Written Documents. The complete process of copying a letter in the outward letter book will now be detailed in steps.

In order to copy a letter on the leaf numbered 50,

1. Open the book between the leaves numbered 49 and 50, and lay a sheet of oiled paper upon the back of the leaf numbered 49, that is, on the left-hand leaf of the book as it lies open in front of you.

2. Turn the leaf numbered 50 over the sheet of oiled paper ; with the exception of a space near the binding and the numbered corner, damp the back of that page ; place upon it a sheet of absorbent paper, then another oil sheet, and close the letter book.

3. Place the book in the copying press and press for a few moments to absorb the superfluous moisture, taking care that the binding is not between the plates.

4. Remove the book from the copying press ; open it ; take out the absorbent sheet ; put the letter to be copied in its place, its unwritten side being next the page numbered 51.

5. Close the letter book, when the written side of the letter will be in contact with the *back* of the leaf numbered 50. Place the letter book in the copying press, apply pressure by turning the handle connected with the powerful screw, or with a Lever Press by pulling down the lever. Time for pressure will vary, according to ink and pressure, from a few seconds to a minute. When the book is taken out and opened, a copy of the letter will be found on the leaf numbered 50.

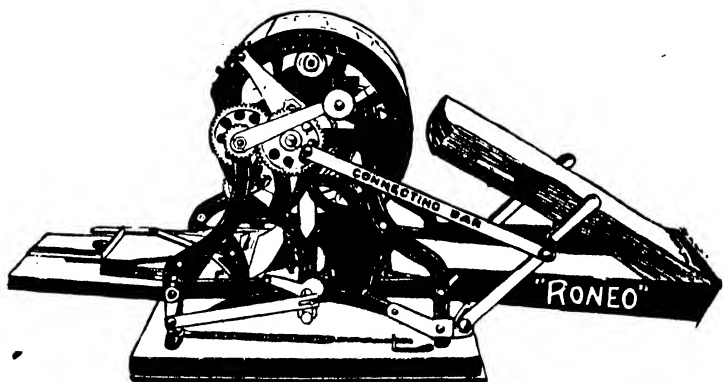
Two, three, or even more letters, may be copied at once, if successive sheets of oiled paper, and, with typewritten letters, extra damping sheets, are used. The letter book must not be closed until the copy is dry, unless the damp page is protected by sheets of oiled paper or blotting paper.

Typewritten Documents. Typed letters are generally copied by means of india-rubber sheets—thin sheets of rubber covered with linen—or linen sheets. One of these is damped, usually by lying for a time in the copying bath, a shallow japanned tin tray, then placed upon an oiled sheet, and laid on the left-hand side of the book. The page on which the letter is to be copied is then laid down upon it ; the letter is then placed face downward, upon the damp sheet, with another oil sheet on the top, and the book replaced in the press. Pressure is applied for two or three minutes—even longer if the ribbon or pad is worn—and on withdrawing the book an even copy of the letter will be found on the tissue paper.

Carbon Copying. Some firms having few letters use carbon letter books and obtain exact copies of their letters at the time of writing. The carbon books consist of perforated writing paper interleaved with oiled tissue paper. The sheet of carbon is placed between the letter sheet and the tissue leaf, and, by

writing with a hard pencil, pen, or style, with a hard surface beneath, the copy is made. The original is torn out at the perforations and sent away. Orders, Invoices, Telegrams and other forms are sometimes prepared in the same way.

Carbon copies are also made on the typewriter. This is a keyboard machine for producing writing similar to print, legibly and quickly without the aid of a pen. In making copies the keys are struck a little harder. By putting in extra sheets



of specially thin paper and extra carbons, six to twelve copies may be secured at the same time.

Rotary-Copying. This, though the costliest, is by far the quickest and most satisfactory method of securing copies. Letters are copied in facsimile on a roll of specially prepared paper which may be cut to any length. Several copies can be taken from the same original. The letter is fed through the rollers of a compact machine, and a turn of the handle secures a copy. In some of the styles there is automatic damping, whilst in others the method and the paper used make damping unnecessary.

By press and rotary copying there are the following advantages over the old hand copying:—

1. There is a great *saving of time*.
2. The *copy* is not a mere transcript, in which the errors of copyists may occur; it is an *exact facsimile* of the

letter. The alterations of responsible persons are usually made before the signature is subscribed ; these and the signature appear on the copy.

3. The *copy cannot be altered*, corrected or added to without detection, because the copying paper cannot be written on with ink without the ink running, and the original is distinguishable from copied typewriting.

With certain modifications these advantages apply to the second method. Handwritten carbon copies may be easily



altered after the despatch of the original. The original may be altered and the alteration may be overlooked on the copy, as with typed-carbon copies in which also the facsimile signature does not appear. Carbon copies are legally not so satisfactory as the others. Those in the letter book are the most satisfactory ; copies appear in order of date, therefore no page should ever be removed or tampered with, or it would prejudice the book as evidence in a court of law. Spoiled pages should be retained and marked "*cancelled*."

Multiplex Copying. There are many methods of obtaining copies of circulars, etc. If more than twelve copies of a document are required a Gelatine copier or Hectograph, or a stencil

Mimeograph or Duplicator is generally used. There are many varieties in use, by means of which, with the gelatine kind, from thirty to one hundred, and with the stencil kind many hundreds of good copies may be obtained.

In the Gelatine process special ink is employed in the writing or a special ribbon in the typewriting of the document—usually a letter, circular, or price-list. This prepared copy is laid on the gelatine or other composition, which on pressure absorbs the ink and so forms a negative from which copies are got by placing sheets of paper thereon, and pressing with the hand, a squeegee, or a roller.

In stencil copying a sheet of prepared waxed paper, called a stencil, is placed on a finely-engraved metal plate, and the writing is traced with a steel-pointed style, or a style with a small-toothed wheel; or the stencil is cut by means of the typewriter. The stencil, afterwards fixed in a wooden printing frame, is brought down upon sheets of plain paper, and ink is rolled through the perforations; and thus hundreds of facsimiles may be obtained.

A more facile method is to fix the stencil into a rotary machine which may even automatically count the copies as they are taken. One turn of the handle secures a copy.

In addition there are methods of multiplying copies by typewriters worked by electricity, by printing machines in which types are struck through ribbons so as to imitate type-writing, by lithography which is printing from stone, and by ordinary printing.

EXERCISES.

1. Why are outgoing letters copied? What apparatus is required for press-copying?
2. Describe the process of press-copying handwritten documents.
3. Describe the process of copying by means of carbons.
4. Explain the method of obtaining fifty copies of a letter by the gelatine process.
5. What process of duplicating would you use if you required 3, 20, and 100 copies of documents?
6. Explain stencil copying.
7. Give the meaning of the following abbreviations: B/S; B.P.B.; B/E; B/L.

CHAPTER VII.

PREPARING LETTERS FOR THE POST.

Enclosures. In preparing letters for the post care must be taken that *all enclosures* mentioned in the letter are duly *placed in the envelope*. Generally, the correspondent who writes the letter will note either at its head or foot the number of enclosures, thus :—

3 *enclos.*

E 3

Enc 3.

or by gumming upon the letter a small ticket printed in black on a red ground, thus :—

ENC.

OR

STATEMENT

INVOICE

etc.

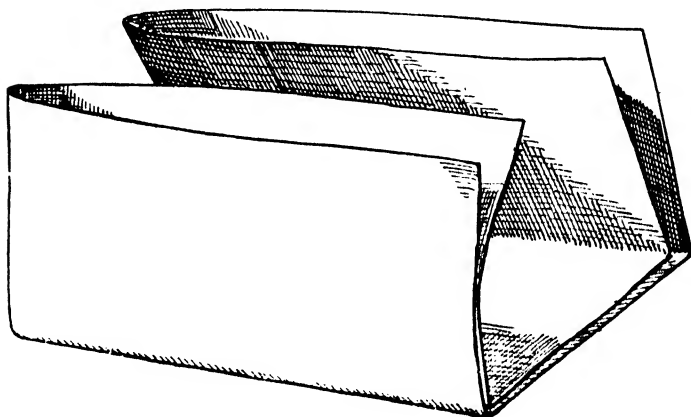
Some correspondents mark the margin to call attention to the enclosures.

Then, the clerk who makes up letters for the post should learn from the letter the nature of these, and see that the proper documents, both in number and in nature, are placed in the envelope. Nothing is more annoying, either to the writer or to the receiver of a letter, than to find that documents said to be enclosed have been omitted ; and, especially in the case of foreign letters, not only annoyance, but loss may result. Should any enclosures appear to be missing, the young clerk must make enquiry of the writer of the letter.

Folding of a Letter. Even the minute details of closing and securing a letter are not beneath notice. The almost universal use of envelopes at the present day has made the art of folding a sheet of letter paper for the post well nigh a lost one.

A *letter sheet* of quarto size should be folded from the bottom forwards, bringing the lower edge near the top, so as to make the half length a little shorter than the envelope, and then break the fold. Next, fold twice the other way, beginning at the edge on the left and folding towards the right. Measure these folds also, so as to fit the envelope.

A *note sheet* of octavo size should be folded twice from the bottom forwards, so as to fit the envelope ; but, when the envelope is nearly square, a single fold of the note sheet is sufficient. The appearance of an important and carefully written letter may be completely spoiled by carelessness in folding.



Business Envelopes. *Business envelopes* are mostly of three sizes :—

1. To hold a note sheet, 8 inches by 5 inches, when folded in three ; such envelopes being from $5\frac{1}{4}$ to 6 inches long, and from $3\frac{1}{4}$ to $3\frac{1}{2}$ inches wide.

2. To contain a half sheet of foolscap folded in half from bottom to top, and then folded again in half ; such envelopes being from $8\frac{1}{2}$ to 9 inches long, and $3\frac{1}{2}$ to 4 inches wide.

3. To contain a half sheet of draft paper, 10 inches long by 8 inches wide, folded in half ; such envelopes being generally about $9\frac{1}{2}$ inches long and about 6 inches wide.

In social correspondence, the envelopes, like the paper, should be white and plain, and in size and quality should correspond to the paper used. The square envelope is not generally used in business correspondence.

Addressing Letters. Care should be taken that the addresses of letters are carefully and neatly written.

1. The first line should generally be written along the middle of the envelope, a little higher if there are more than three lines, but never near the top. It should contain the name of the person or firm whom the letter is to reach, followed by a comma (.). In writing this line do not strive to multiply titles. It is a gross error to address a man as Mr. Charles King, Esq.; it should be Charles King, Esq., or Mr. Charles King.

2. The second line should commence a little to the right of the first, and should contain the number in the street, separated by a comma, and the name of the street, when these are necessary.

3. The third line should commence still further to the right, and should give the name of the town or city.

4. The fourth line should give the name of the district, county, or country—two of these when such are necessary.

The correct mode of addressing titled personages will now be given.

The King should be addressed—*The King's Most Excellent Majesty*. Salutation: *Sire*, or *May it please your Majesty*.

Princes of the Blood—*His Royal Highness the Prince of Wales*. Salutation: *Sir*, or *May it please your Royal Highness*.

Archbishops—*His Grace the Lord Archbishop of York*. Salutation: *Your Grace*.

Dukes—*His Grace the Duke of Fife*. Salutation: *Your Grace*.

Marquesses—*The Most Honourable the Marquis (or Marquess) of Ailsa*. Salutation: *My Lord Marquis*.

Earls—*The Right Honourable the Earl of Cawdor*. Salutation: *My Lord*.

When the title and surname of an earl are alike, the words "the" and "of" are not used; as

The Right Honourable Earl Cairns.

Viscounts—*The Right Honourable the Viscount Gordon*. Salutation: *My Lord*.

Bishops—*The Right Reverend the Lord Bishop of Bristol*. Salutation: *My Lord*.

Barons—*The Right Honourable Lord Acton*. Salutation: *My Lord*.

Members of the Privy Council—*The Right Honourable Henry Hunter*.

Members of Parliament are addressed like private gentlemen, except that the letters M.P. are added, thus :—

James E. Hutton, Esq., M.P.

Principal Government Offices, with the mode of addressing officials—

*The Lords Commissioners,
The Admiralty,
Whitehall, S.W.1.**

*The Secretary,
Ministry of Agriculture and Fisheries,
10, Whitehall Place, S.W.1.*

*The Director-General,
Ordnance Survey Department,
Southampton.*

*The Secretary,
Charity Commissioners,
Ryder Street,
St. James's, S.W.1.*

*The First Commissioner,
Civil Service Commission,
Burlington Gardens, W.1.*

*The Rt. Hon. the Secretary of State
for the Colonies,
The Colonial Office,
Downing Street,
London, S.W.1.*

*The Secretary,
Board of Education,
Whitehall, S.W.1.*

*The Rt. Hon. the Secretary of State
for Foreign Affairs,
The Foreign Office,
Downing Street,
London, S.W.1.*

*The Rt. Hon. the Secretary of State
for the Home Dept.,
The Home Office,
Whitehall, S.W.1.*

* Envelopes addressed to persons in the London Postal Area should bear the number of the office of delivery as well as the initials of the district.

*The Rt. Hon. the Secretary of State
for India,
The India Office,
Whitehall,
London, S.W.1.*

*The Secretary,
Ministry of Health,
Whitehall,
London, S.W.1.*

*The Comptroller-General,
Patent Office,
25, Southampton Buildings,
London, W.C.2.*

*The Chief Commissioner,
Metropolitan Police Office,
New Scotland Yard,
London, S.W.1.*

*The Rt. Hon. the Postmaster-General,
St. Martin's-le-Grand,
London, E.C.1.*

*The Master of the Rolls,
The Public Record Office,
Chancery Lane,
London, W.C.2.*

*The Rt. Hon. the President,
Board of Trade,
Whitehall Gardens,
London, S.W.1.*

*The Rt. Hon. the First Lord of the Treasury,
The Treasury,
Whitehall,
London, S.W.1.*

*The Rt. Hon. the Secretary of State for War,
The War Office,
Whitehall,
London, S.W.1.*

Other Official Addresses—

*The Rt. Hon. the Lord Mayor of London,
The Mansion House,
London, E.C.2.*

The Clerk,
London County Council,
The County Hall, S.E.1.
The Town Clerk,
Guildhall,
Norwich.

Titled Gentleman—

Sir J. Barnet Field, K.C.,
Grand Hotel,
Leicester.

Public Companies' Officers—

The Secretary,
Commercial Gas and Coke Company, Limited,
Croydon.

The Manager,
United Bank of London,
2, Princes Street, E.C.2.

The General Manager,
Lancashire Insurance Co.,
Exchange Street,
Manchester.

Private Company—

Sir Isaac Pitman & Sons, Ltd.,
Educational Publishers,
Bath.

Private Firm—

Messrs. Watkins & Wilkins,
Silk Mercers,
Cheapside, E.C.2.

Private Gentleman—

Walter Wilson, Esq., LL.B.,
156, South Norwood Hill,
S.E.25.

A Tradesman—

Mr. W. Oxslayer,
Butcher,
Deptford, S.E.8.

Clergyman—

*The Rev. William Watson, D.D.,
The Cathedral Close,
Peterborough.*

A French Gentleman—

*M. Pierre Dupré,
Rue Réamur, 35,
Paris,
France.*

A French Firm—

*MM. Jacques Moët et Fils,
Rue Berger, 49,
Marseilles,
France.*

A German Gentleman—

*Herrn Friedrich Wërner,
Jäger Strasse,
Berlin,
Germany.*

A German Firm—

*Herren Weber und Schmidt,
Schind Strasse,
Köln,
Germany.*

An Italian Gentleman—

*Signor La Cava,
The Italian Embassy,
20, Providence Court, W.1.*

A Spanish Gentleman—

*Don Franisca Bermudez,
The Spanish Embassy,
1, Grosvenor Gardens, S.W.1.*

A Maiden Lady—

*Miss Boulton,
123, Eugenia Road,
Halifax.*

A Married Lady or a Widow—

*Mrs. Alexander,
156, Wimpole Street,
London, W.1.*

POSTAGE BOOK.

Cash and Stamps.	Date, 19...	Name.	Address.	Kind of Packet.	Time Posted.	Where Posted.	Posted by.	Postage.
2 3	Sept. 18	Balance	Paris	R.L.	9.45 a.m.	F.L.B.	C.L.	6
0 0	" "	Cash	Bacup	L.	"	"	"	1½
	" "	Paquin, Ltd.	Glasgow	p.c.	"	"	"	0½
	" "	J. C. Graham	Manchester	L.F.	1.15 p.m.	G.	M.D.	2½
	" "	Robt. Holmes	Liverpool	P.	2.30 p.m.	F.	C.L.	10
	" "	Champton Bros.	Burslem	I.	6.0 p.m.	G.	"	0½
	" "	Crabtree & Thompson	Balance c.d.					6
	" "	Ashworth & Co.						2 0
£2 2 3								£2 2 3
2 0 6	Sept. 19	Balance						

Notes.—Abbreviations are used as follows. In the fifth column : L., letter ; R.L., registered letter ; L.F., late fee ; p.c., post card ; I., invoice ; P., parcel. In the seventh column : G., general ; F.L.B., say, Friargate letter box.

Ladies of Title—

*The Countess of Cromartie,
Cromartie Castle,
Scotland.*

*Lady Constance Berners,
The Towers,
Matlock.*

*The Hon. Mrs. Cross,
96, Mayfair,
London, W.1.*

A Dressmaker—

*Mrs. F. J. Smythe,
Dressmaker,
Beeston,
nr. Nottingham.*

A Medical Doctor—

*Dr. Williamson, or A. Williamson, Esq., M.D.,
19, Brigstock Road,
E. Dulwich, S.E.22.*

A French Maiden Lady—

Mlle. Beauchamp.

A French Married Lady or Widow—

Mme. Dupré.

A German Maiden Lady—

Fraülein Weber.

A German Married Lady or Widow—

Frau Werner.

An Italian Lady—

Signora La Cava.

A Spanish Lady—

*Doña Bermudez,
or
Señora Bermudez.*

A Firm of Ladies—

Mesdames Hodgson & Clark.

Postage Book. The junior clerk's first acquaintance with practical book-keeping is generally in the keeping of such books as the Postage Book and the Petty Cash Book.

The Postage Book is used for entering particulars of postal packets despatched. It furnishes evidence of the preparation and despatch of such packets, sometimes also of telegrams; affords a check on the postage stamps; and, when desirable, shows in an extra column the amounts chargeable to clients or customers for postages.

The cashier advances a round sum, say £1, for the purchase of stamps by the clerk who is responsible for making up and posting the letters. This amount is entered in the left-hand column, and in the other columns are filled in the particulars indicated. Some firms insist upon the full envelope address being written in the fourth column, others merely the town. The postage account should be balanced actually or roughly every day; that is, the total value of the last column subtracted from that of the first should give the actual value of the stamps and cash in hand. The last item occurs through the selling of stamps for private purposes. The book should be checked occasionally by the cashier, at *least* when he advances more money.

EXERCISES.

1. Write the following addresses as you would do on envelopes intended to go by post:—
Finlayson Bros., Virginia St., Glasgow.
The Manager Midland Banking Co., Colmore Row, Leeds.
Clark & Jackson, Cotton Spinners, Heald Road, Blackburn.
2. In addressing envelopes what special precautions should be taken?
3. Address an envelope to a clergyman, a firm of ladies, a County Council, a Limited Company, a doctor.
4. Give the meaning of the following: C/P; c.i.f.; Delivery Order; D/N.
5. Write a short essay on "Preparing letters for the post."
6. How would you fold letter paper of (a) quarto, (b) octavo size?
7. Mention the modes of addressing various titled personages.
8. Give a ruling of a Postage Book and make six entries therein.
9. Explain the method of keeping a Postage Book.

CHAPTER VIII.

INDEXING.

AN index is something which points to the place where certain information may be found. Many books have alphabetically arranged tables of contents more or less in detail—these are indexes. By their use readers may readily refer to the different topics contained in the books. Some volumes, such as treatises on law and science, are valuable in a great measure because of their admirable indexes. In business, where time is generally considered to be very precious, indexing is understood to be the arranging of the names of correspondents, customers, or others with a view to facilitate reference to letters, accounts, orders, etc. Of course the arrangement of names or details may be at the beginning or end of a book, in a separate volume or on cards. Surnames are those which must be indexed, but permanent names must be taken rather than those of officials; of course, both may be taken if it is thought desirable: for example, a letter to Henry Thompson, Secretary, Wigfield Coal Co., Limited, should be indexed under W.; it may also be indexed under C and T. Titles such as Mr., Esq., Messrs., should be omitted. If the Letter Book is used, the names of the correspondents will be entered in the index with the page on which the copies of letters to them may be found. An example follows, in which parts only of four pages are shown:—

A	<i>Adams, John</i>	4, 11, 25
	<i>Anderson and Co.</i>	7, 20, 27, 31, 35, 39,
	<i>Andress and Trumble</i>	5, 19, 26.
B	<i>Bacon and Co.</i>	3, 18, 24,
	<i>Butcher, William</i>	6, 13, 23,
C	<i>Cassell and Co.</i>	2, 17, 29,
	<i>Caxton Printing Co.</i>	9, 14, 22, 33, 37,
D	<i>Doncaster Bank</i>	1, 15, 21, 34, 38,

The index provides one method of finding any required copy-letter quickly. At the beginning of the letter book some pages of ordinary paper are bound up, each being partly cut away so as to expose the several letters of the alphabet. This part is the index.

Now, if a letter to *Anderson & Co., Leeds*, is copied on the leaf numbered 7 in the letter book, turn to the page of the index labelled A, and on the first empty line write

Anderson & Co., Leeds, 7.

When other letters are written to *Anderson & Co., Leeds*, they will be indexed in a similar manner until quite an array of figures may appear opposite to their name, thus:—

Anderson & Co., Leeds, 7, 20, 27, 31, 35, 39.

Consequently it can be told at a glance on which leaves of the letter book all the letters to *Anderson & Co.* are to be found.

The same process is repeated for every name; care of course being taken to place it upon the proper index page, and to select the distinctive name of the firm. Looking through the index we find entries more or less like those shown in the example.

The Cross-Reference. Having, by means of the index, found one letter to a certain firm, we can trace the correspondence in either direction without the trouble of referring again to the index, if the letters are cross-referenced. Open the letter book at page 31, where the copy of a letter to *Anderson & Co.* will be found. In a properly-kept letter book, written with a coloured pencil on this page will be found in the form of a fraction the figures $\frac{27}{35}$ indicating that a copy of the preceding letter to *Anderson & Co.* may be found on page 27, and that of the succeeding one on page 35.

If the letter is the first one to any firm the numerator of the fraction is sometimes zero; thus, the first letter to *Anderson & Co.* on page 7 of the letter book might be cross-referenced $\frac{0}{20}$ or the numerator might be made to refer to some previous letter book.

When the copy of a letter to a certain firm is the last at present in the book, only the numerator of the cross-reference

fraction is shown. Thus, so long as page 35 contains the last copy letter to Anderson & Co. it is marked 31 but when that on page 39 is copied into the book the cross-reference on page 35 is completed by the addition of the denominator 39, and now reads $\frac{31}{39}$ and on page 39 the reference reads 35

The letter book should be indexed and cross-referenced daily. As each letter is indexed a tick should be put against the page number.

The simplest form of index is that in which the alphabet is divided into, say, twenty-four divisions. But there are many varieties. For instance, by dividing each letter of the alphabet into six divisions according to the vowels *a, e, i, o, u*, and *y*, over one hundred divisions are made, and by dividing each letter according to the divisions of the whole alphabet, and making the third letter in a word determine in which column to start writing the name, over six hundred divisions are obtained.

In the first of these methods the name commences in the column headed by the first vowel following the initial; thus Barton—A, Beck—E, Billiter—I, Box—O, Buttery—U, and Byers—Y, respectively. Of course the vowel is not always the second letter, *e.g.*, in Clayton and Cleaver it is third, in Etherby and Ellerton, fourth. In the second method, where the third letter indicates the commencement, the columns used for the above illustrations would be R, C, L, X, T, E, A, E, H, L. See illustrations.

For special requirements such as for Directories, Registries, Insurance offices, this subdividing is carried so far by experts that over three thousand divisions are made.

The Card Index. The card index is vastly superior to the other forms. This consists of a tray, box, or drawer, in which cards containing the required information plainly written, or preferably typewritten, are arranged alphabetically, and if necessary, are secured by a rod which passes through the hole or slit in the cards. To prevent the cards falling flat,

an adjustable or sliding block at the back is moved forward. Guide cards having projecting parts from one to five to the width, and, if necessary, tab cards with smaller projections for further classification, are arranged at the required intervals. Metal signals or indicators may also be used and the colours

VOWEL INDEX						
A	E	I	O	U	Y	
<i>Barton T.</i>	<i>Beck T.</i>	<i>Buller M.</i>	<i>Box J.</i>	<i>Buller J.</i>	<i>Byers J. T.</i>	24 31 48 53 64 80

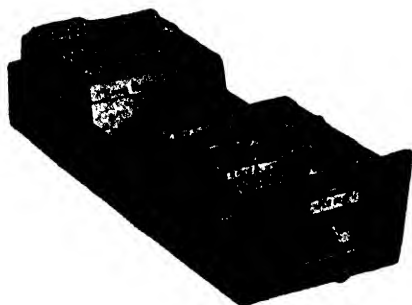
A	E	I	O	U	Y	
<i>Barton T.</i>	<i>Beck T.</i>	<i>Buller M.</i>	<i>Box J.</i>	<i>Buller J.</i>	<i>Byers J. T.</i>	24 31 48 53 64 80

ALPHABETIC INDEX																										
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	
			<i>Beck T.</i>									<i>Buller M.</i>					<i>Barton T.</i>									24 31 48 53 64 80

of the guide cards may be varied according to needs. The geographical or numerical arrangement may also be followed if desired. The record cards may be cross-referenced, and they may serve several purposes, e.g., give address, ledger folio, letter file number, particulars of credit, quotations, etc., both sides being utilised if necessary.

It will be seen that with the book index names will sometimes need to be crossed out ; strict alphabetical order cannot be secured, as new names will take up a position at the bottom of

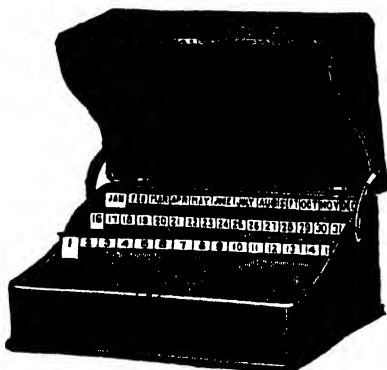
Wr-Wy		X-Y-Z	
W		Wh	
Wi-Wo			
Name	Western Hardware Co		File No 143
Address	George St Bristol		
Subjects	Hardware		Remarks
	Fishing Goods		
	Shoes		
	Agg Implements		



Kindly lent by The Library Bureau, Ltd.

the list ; through constant changes the whole book will require re-writing, and there will be blank spaces. These defects are overcome by means of the card index. With it one can have precise dictionary order and in difficult cases

further subdivide ; useless matter may easily be removed ; there are no blanks. These all tend to make reference more easy. There is also no necessity to re-write the whole index through alterations, and enlargement is perfectly simple.



The Office Tickler should be mentioned. This is a box having guide cards for the months and days. In it, documents and notes or cards requiring attention on certain days, are put in front of the correct guide card, and daily reference is made to the box.

EXERCISES.

1. Describe vowel indexing and card indexing.
2. How would you index the following ?—A. B. Cotton, Limited, Dover ; The Secretary, Chamber of Commerce, Manchester ; Charles Wilson & Co., Holborn, London, E.C.1 ; The Artists' Association, Limited, Wigan ; The Manager, Sir Isaac Pitman & Sons, Ltd., Parker Street, W.C. 2.
3. What is meant by Cross-Reference ? Give an example.
4. Write a short account of card indexing, specifying its advantages and disadvantages (if any).
5. Briefly explain several methods of indexing.
6. Arrange the following names in the form of a vowel index :—John Jones, P. Jack, F. Johnson, W. Brown, J. Black, L. Banks.
7. Give the meaning of the following : D/W ; E.C. ; Freight.
8. Letters to J. Jones are copied in the Letter Book on pages 7, 8, 10, 20, 56, 78, 79, and 99. Give the cross-references.

CHAPTER IX.

POSTAL RATES AND REGULATIONS.

Inland Letters. The prepaid postal rate for letters to any part of the United Kingdom, including the Orkney and Shetland Islands, the Channel Islands, Isle of Man, and the Scilly Islands, is as follows :—Not exceeding 2 oz. in weight, $1\frac{1}{2}$ d. ; and $\frac{1}{2}$ d. for each additional 2 oz.

Inland Printed Paper Rate. Not exceeding 2 oz., $\frac{1}{2}$ d. ; exceeding 2 oz. but not exceeding 4 oz., 1d. For every additional 2 oz. or fraction thereof, $\frac{1}{2}$ d.

A letter posted unpaid is charged, on delivery, with double postage ; or, if insufficiently paid, with double the deficiency.

The weight of a letter is unlimited ; but it may not be more than two feet long, or more than one foot wide or one foot deep.

Late Fee Letters. Letters having an extra halfpenny stamp attached may be posted at certain offices until within five minutes of the despatch of the mail ; and letter-boxes for the receipt of late letters bearing an extra halfpenny stamp, are fixed to all mail trains to which travelling post offices or sorting carriages are attached. The posting time is from six to half-past seven o'clock in the evening at most London offices ; that is one and a half hours later than the latest time without the extra halfpenny stamp.

Registered Letters. All letters containing coin, jewellery, or certain watches, must be registered. Letters containing documents of special value, and securities for money, such as cheques, or bills, and letters of which it might be important to prove the delivery, should be registered, not so much with a view of securing the money compensation given by the post office if such a letter is lost, as of gaining the benefit of the increased care taken by that department to avoid loss. Every person who handles a registered letter has to give his signature.

The *fee* for registering an inland letter, postal packet, or parcel, is threepence. This fee, which must be *prepaid with the*

postage, secures compensation up to five pounds in the event of loss or damage. Additional compensation, up to a maximum of four hundred pounds, can be obtained by paying higher fees according to the following scale :—

Fee.	Limit of Compensation.	Fee.	Limit of Compensation.
3d.	£5	1s. 2d.	£220
4d.	£20	1s. 3d.	£240
5d.	£40	1s. 4d.	£260
6d.	£60	1s. 5d.	£280
7d.	£80	1s. 6d.	£300
8d.	£100	1s. 7d.	£320
9d.	£120	1s. 8d.	£340
10d.	£140	1s. 9d.	£360
11d.	£160	1s. 10d.	£380
1s. 0d.	£180	1s. 11d.	£400
1s. 1d.	£200		

Rule : Ordinary Registration fee :—

3d., Compensation, £5 ;
4d., „ „ £20 ;

1d. extra to secure further £20
to maximum of £400.

Everything intended for registration must be given to an officer of the post office and a receipt obtained for it, or it will be liable to a double registration fee.

Regn. No. 743 CERTIFICATE OF POSTING OF A REGISTERED POSTAL PACKET.

A Postal Packet addressed as under, upon which a Fee of Three Pence has been paid, in addition to the Postage { of . . . s . . . d . . . } has been registered and posted here this day :—
{ for Parcels only. }

Sir Isaac Pitman & Sons, Ltd.

Parker Street,

Kingsway,

London, W.C. 2.

Date Stamp.

Accepting Officer's Signature (or initials) _____

On receiving a registered letter, the person to whom it is addressed has to give a receipt for it.

Every packet presented for registration should be marked with the word

REGISTERED,

and if more than 3d. with the fee paid according to the amount of compensation secured, thus,

REGISTERED, 4d.

For letters and official papers *registered envelopes*, with the registration stamp embossed on the flap, may be used instead of ordinary envelopes. On the latter, in imitation of the marking on the former, a St. George's Cross is usually put in blue lead for the sake of distinctiveness. For transmitting money, registered envelopes must be used.

The compensation given in respect of coins, which should be packed in such a way that they cannot move about, will in no case exceed five pounds, whatever the amount contained in the letter may have been.

The contents of a postal packet must be well and securely packed, and must be fastened by wax, gum, or other adhesive matter, so as to preserve them from loss or damage in the post, or prevent any tampering with them; and, if it is desired to secure compensation for damage to a packet (other than a parcel), the packet must bear the words

"FRAGILE, WITH CARE,"

on the face of the cover above the address.

The sender of an inland registered letter, package, or parcel can obtain an acknowledgment of its due delivery by payment of an additional threepence. The form in use is shown on the next page.

Space (1) and part of (3) are filled in by the sender. (3) is usually completed by the recipient. If he does not complete and sign (3) the postmaster of the delivery office must complete and sign (4). If the form does not accompany the registered packet, (2) must be filled in.

No compensation either for loss or damage will be paid by the postal authorities for money, unless it is sent by letter post, enclosed in an official, registered letter envelope, which can be

Advice of Delivery of an INLAND REGISTERED

Parcel

A

[Insert Letter or Parcel.]

Registration No 743

address to

• (1) Sir Isaac Pitman & Sons, Ltd.

Postage Stamp
value 3d. to be
affixed here by
sender, and
cancelled with
Dated Stamp.

Parker Street,

Kingsway,
London, W.C.2

B

Date
Stamp of Office
of Origin.

† Posted at Preston on 30th March 19..

(2) The letter was sent to _____

at _____ on the _____ entered _____

on List.

C

Date Stamp
of
Despatching
Office.

I acknowledge that the registered article mentioned above and sent by

• (3) Vincent E. Collinge,

20, Bank Place,

Ashton, Preston,

Date Stamp
of
Delivering Office

was duly delivered at the address stated above on the
_____ 19..

‡ (Signature of Recipient.)

(4)

Date Stamp
of
Delivering Office

I certify that a registered article, posted and addressed
as stated above, was duly delivered at the address given
above to the signature _____ on
the _____ 19..

(Signature of Postmaster of Delivering Office.)

purchased at any post office. It must be understood that the term money includes *coins* of any kind ; *bank notes*, British or foreign ; *money orders*, *postal orders*, and *stamps*, postage or revenue ; *Exchequer bills*, *bank post bills*, *bills of exchange*, *promissory notes*, and all orders for the payment of money. It also includes *bonds*, *coupons*, and all *securities* for money.

When a bank note is sent by post, even in a registered letter, it should be cut in half, and the second half should not be posted until it has been ascertained that the first half has been received ; and, in order to afford means of identification, a memorandum should be made of the number and date of the note. "The property in the first half of a bank note sent in payment of a debt due to the receiver, with an intention on the part of both sender and receiver that the other half is to follow, remains in the sender until he sends the second half. Hence, the sender may at any time before forwarding the second half ignore the transaction and demand the first half from the receiver."¹

Latest Time for Registering. "Correspondence can be registered at any time during the ordinary hours of business. When intended for despatch by a particular mail it should, as a rule, be presented for registration half an hour before the latest time of posting for that mail. At the Chief Offices in Edinburgh, and at all Provincial Head Offices, articles bearing a late fee of 6d., in addition to the ordinary registration fee, may be registered at any time within the half-hour referred to, if the office is open to the public. Special rules are applicable to London."²

Compulsory Registration. "Packets which contain coin or jewellery and also all inland correspondence bearing the word 'Registered,' or any other word, phrase, or mark to the like effect, written or impressed on the cover, are, if posted otherwise than in accordance with the regulations, subjected to compulsory registration, and are charged on delivery with a registration fee of 6d., less any amount prepaid in excess of postage.

"Any packet which is found open in the post, or cannot be delivered, and which is found to contain an uncrossed postal order in which the name of the payee has not been inserted, a cheque or dividend warrant not crossed or made payable to

¹ Law Reports.

² Post Office Guide.

order, a bank note, postage stamps, or any article (other than coin or jewellery), of a value in each case exceeding 10s., will be subject to registration, and be chargeable with a registration fee of 3d. No compensation is given in respect of correspondence compulsorily registered."¹

Certification. It is now possible to obtain a certificate of the posting of an unregistered parcel. Packets to be certified are handed into a Post Office with a form filled in by the customer, and are then put with the ordinary mails by the postal official, who hands back the certificate duly stamped with the office stamp. Certified packets do not receive that careful handling which ensures the safe delivery of registered packets, and the maximum limit of compensation is £2.

Post Cards. Official post cards, impressed with penny stamps, or private cards, bearing adhesive penny stamps, and reply post cards prepaid twopence, may be posted in the same way as letters for transmission within the United Kingdom, provided that they conform with the following rules:—

1. Nothing must be written or printed on the address side of a post card which will prevent the ready and rapid reading of the address, or in any other way interfere with the ready dealing with the card by the Post Office officials;

2. *Private post cards* are made of ordinary cardboard, no thicker than the thickest official post card, or thinner than the thinnest, and have a penny stamp affixed to the face of each. The largest size must not exceed that of the largest official card, that is, five and a half inches by three and a half inches; and the minimum size must not be less than four inches by two and three-quarter inches.

3. A post card may not be folded or cut in any way so as to reduce the size below the minimum above mentioned; nor may it be fastened against inspection, or enclosed;

4. Nothing may be attached to a post card on either side except

- (a) stamps in payment of postage or stamp duty;

- (b) a gummed label, not exceeding two inches long and three-quarters of an inch wide, bearing the name and address of the addressee;

¹ Post Office Guide.

(c) a similar label bearing the name and address of the sender ;

(d) engravings, drawings, photographs, and printed matter on very thin paper completely adherent to the card.

Articles in (c) and (d) may be affixed on the left half of the address side or on the back of the card.

If a post card is posted unpaid double postage is charged on delivery.

Express Delivery Services. To facilitate these special services the more important post offices in London, and all the post offices in provincial towns where there is a delivery of telegrams, accept correspondence for express delivery. There are several systems of express delivery for letters and parcels, the chief being :—

1. By special messenger all the way ;

2. By special messenger after transmission by post ; and

3. By special delivery in advance of the ordinary mail.

(1) *Express Delivery of Letters and Parcels by special Messenger all the way.* The express fee for a letter or packet which does not exceed one pound in weight for every mile or part of a mile is sixpence, and this charge includes omnibus, tram-car, or railway fares. Should the letter or packet exceed one pound in weight, in addition to the fee of threepence per mile, a weight fee of threepence per pound is charged ; ordinary postage is not charged.

If the sender desires, or it is otherwise necessary, special conveyances may be employed at the sender's cost in addition to the usual mileage fee, the weight fee not being charged.

All charges in connection with the Express Delivery Services have to be prepaid in postage stamps affixed to a form provided for the purpose ; also the packets must be handed in over the counter, or to authorised officers, and the word *Express* must be boldly and legibly written by the sender above the address in the left-hand corner of the cover. Special regulations apply to despatching several packets for delivery by the same messenger.

(2) Letters intended for *express delivery from the post office of destination* only may be posted like ordinary letters, but they must be clearly marked *Express Delivery*, and should have a thick perpendicular line drawn down on the front and back of the envelope.

Express Delivery Address.

Express Delivery.

Mess^{rs} R. & J. Peters,
27. Market Street,
Bolton,
Yorks., W. R.

Railway Letter Addresses.

Alfred B. Coles, Esq.,
Parcel Office,
Belper Station.
(To be called for.)

Denis E. French, Esq.,
Grove House,
Kingston, I. W.
To Shanklin Station,
(To be posted on arrival.)

In addition to the full ordinary postage, an express fee of sixpence for every mile or part of a mile from the office of delivery is also charged. In London this fee never exceeds sixpence. The sender is responsible for the fee and postage, which must be prepaid by means of stamps affixed on the letter or parcel.

(3) Persons or firms desiring to receive their *letters*, parcels, book packets, newspapers, and circulars before the ordinary time of delivery, may have them *forwarded by special messenger*, on payment of the full express fee of sixpence a mile for one packet, and a further penny for every ten or less number of additional packets beyond the first one.

To obtain the above privilege, the person to whom the postal packets are addressed must fill up and sign a form of application for such special delivery, which form may be obtained at most post offices. The form should be addressed to the Postmaster or chief officer on duty at the post office from which the letters are delivered, and should, if possible, be sent there by hand; but when this cannot be done, it may be handed to any post office, or be posted; in either of these cases a penny stamp should be affixed.

The express fee on one packet at least must be prepaid in stamps affixed to the application; and all additional fees must be paid to the special messenger on delivery.

Railway Letters. Most of the Railway Companies of the United Kingdom have entered into an agreement with the Postmaster-General to convey by the earliest available train or steamboat single inland letters, not exceeding one ounce in weight, called Railway Letters, to be called for at the station to which they are addressed.

A Railway Letter may also be forwarded to the residence of the person to whom it is addressed. It will be posted at the nearest letter-box to the station of address, to be delivered in due course of post. Such a letter should be addressed as shown in the illustration on the previous page.

Upon every Railway Letter, in addition to the ordinary postage, a fee of fourpence must be paid to a railway servant at a parcel or passenger booking office.

Railway Letters handed in at any express post office will be taken by special messenger to the railway terminus upon

prepayment of sixpence per mile in stamps affixed to a post office form. A list of the chief railways with their London termini will be found in the table in Chapter XVIII.

Prepayment of Postage in Money. Prepayment of postage on postal packets is usually effected by means of postage stamps; but, in *London*, at the General Post Office, the head offices of the principal Metropolitan Districts, and some others, as well as at the head offices in *Edinburgh*, *Belfast*, and certain large provincial towns, inland letters, post cards, book packets and parcels may be prepaid in money, provided that the sum paid amounts to at least £1. Excepting parcels, packets are tied in bundles representing a postage of five shillings each (if very bulky 2s. 6d. each), with the addresses arranged in the same direction.

Telegraph Letters. It is now possible to communicate between certain towns after the post is closed, by means of what are known as *night telegraph letters*—the matter being telegraphed from one place to another. These letters are delivered at their destination on the first round in the morning. Telegraph letters are charged at the rate of 1s. for 36 words or less, and 1d. for every three words beyond thirty-six.

Special Delivery. It is the rule to deliver all correspondence as addressed, but by payment of a fee of 30s. a year, a person can have correspondence which is addressed to his office or business delivered at his private address, or *vice versa*, provided that both addresses are served from the same delivery office.

On Bank Holidays or other occasions when the ordinary delivery of letters is suspended, correspondence may be obtained on application at the Post Office. There are special rules and fees applicable to these facilities, particulars of which will be found in the Post Office Guide.

Private Letter Boxes. Private letter boxes may be rented at certain post offices for an annual rent of from £2 to £3 10s.; and private letter bags may be used at rates which may be seen in the Post Office Guide.

The minimum period for the use of a private box or bag is twelve months, and the fees are payable annually in advance from the date on which the use of the box or bag began.

Post Office Guide. For fuller information on all points connected with the Post Office the reader should study the

Post Office Guide, which can be purchased at post offices. In this book will be found information (1) of mails to and from London, with times of posting and delivery ; (2) of provincial post offices.

The student should acquaint himself with the despatch of local mails, the particulars of which may be seen at his post office, and in some cases in local guides.

Articles not allowed to be sent by Post are :—

1. Anything of an offensive character ;
2. Explosives, dangerous or noxious substances ;
3. Sharp instruments not properly protected ;
4. Living creatures, except by special permission ; bees are allowed.

A postal packet must not contain an enclosure bearing a name and an address differing from the name and address borne on the cover of the packet. A packet observed to contain such an enclosure, when tendered for transmission is refused ; and if such a packet is detected in transit, each forbidden enclosure is taken out, forwarded to the addressee, and charged with separate postage at the prepaid rate.

Articles which can be sent by Post only in Parcels are butter, china, crockery, eggs, fish, fruit, jellies, meat, paint, pickles, and varnish, and they must be carefully packed.

Foreign and Colonial Mails. On Christmas Day, the 25th December, 1898, Imperial Penny Postage came in force ; so that until recently a letter weighing an ounce could be posted to British possessions generally for the same sum of one penny. Nor did the boon of Imperial penny postage end here. The reform extended to British ships as well as to British territory. On the high seas every British ship, whether belonging to his Majesty or not, was treated as a bit of British soil ; and if the sailor or passenger handed his letter to the captain it would be subjected to the same charge as if posted at home.

The extra working expenses thrown upon the Post Office as a result of the Great War necessitated various changes in postal rates, and it was during this period that the Imperial Penny Postage was abandoned until a favourable opportunity was afforded for its re-introduction.

The letter and parcel rates to British possessions are as follows:—

Letters. Limit of size—2 ft. \times 1½ ft. \times 1½ ft. Rate—1½d. for the first oz. and 1d. for each additional oz.

Parcels. Maximum weight, 11 lbs.; usual dimensions, length, breadth or depth, 3½ ft.; length and girth combined, 6 ft.

Rate—(1) To those colonies or dependencies in List I: the rates are approximately 2 lb., 2s., 3 lb., 2s. 3d.; 7 lb. 3s. 9d.; 11 lb. 5s. 3d., but the specified rate for each place will be found in the Post Office Guide.

(2) To those colonies or dependencies in List II as therein noted.

I. Colony or Dependency. Colony or Dependency.

Aden	Labuan
Ascension	Lagos
Bahamas	Leeward Islands ¹
Barbados	Malay States (fed.) ²
Bermuda	Malta
British East Africa	Mauritius
British Guiana	Morocco
British Honduras	Newfoundland
British North Borneo	New Zealand
Canada	St. Helena
Ceylon	St. Lucia
Cyprus	St. Vincent
Falkland Islands	Sarawak
Gambia	Seychelles
Gibraltar	Sierra Leone
Gold Coast	Straits Settlements
Grenada	Tobago
Hong-Kong	Togoland
India	Trinidad
Jamaica	Turks Islands
	Uganda ³
	Zanzibar

II. Colony or Dependency.	Parcels not exceeding 2 lb., 3 lb., 7 lb., 11 lb.
Australia including Tasmania	First lb. 1s. 4d.; each additional lb. or fraction of a lb. 6d.

¹ Including Antigua, Dominica, Montserrat, Nevis, St. Kitts, and Tortola.

² Including Negri Sembilan, Pahang, Perak, Selangor and Johore, etc.

Nyasaland Protectorate	3s. 6d., 3s. 6d., 4s. 9d., 5s. 9d.
South Africa ¹	9d. per lb.
Fiji Islands	2s. 6d., 2s. 6d., 4s. 9d., 6s. 9d.

Other rates of foreign postage are as shown in the table below :—

For a letter ²	.. ..	2½d. for first oz., 1½d. for each additional oz.
For a single post card	.. ..	1½d.
For a reply post card	.. ..	3d.
For newspapers and other printed papers	.. ..	½d. per <i>two ounces</i>
For commercial papers	.. ..	2½d. for the first 10 oz. and ½d. for 2 oz. thereafter.
For patterns and samples ³	.. ..	1d. for the first 4 oz. and ½d. per 2 oz. thereafter.
Registration Fee	.. ..	3d.

Halfpenny Packet Post. Packets of printed or written matter such as those described below, and not exceeding two pounds in weight, may be sent to any part of the United Kingdom, at the rates of postage shown on page 52. Such a packet must not be fastened, but must be posted either without a cover, or in a unfastened envelope, or in a cover which can be removed easily. It must not exceed two feet in length or one foot in width or depth, and must contain nothing in the nature of a written letter except what is expressly allowed as part of the documents mentioned below, and formulas of courtesy such as, "With thanks," etc., or of a conventional character as "E. & O. E."—in either case not exceeding five words or initials. Any printed papers except paper money may be sent as a book packet. For definition of paper money see page 56.

¹ Including Union of South Africa, Basutoland, Bechuanaland, Rhodesia.

The special prohibitions and observations in the Post Office Guide should be noted.

² Egypt, U.S.A. and British Possessions generally, 1½d. first oz.; 1d. each additional oz.

³ There are certain limits of weight with various countries, all of which are detailed in the Post Office Guide.

The following articles *may* be sent by Halfpenny Packet Post :—

Advice Notes	Market Reports
Agreements	Notices (various)
Bills of Lading	Orders for Goods or Work
Books	Paintings
Cards (printed Christmas, etc.)	Photographs
Certificates	Plans
Charts	Policies of Assurance
Circulars (printed)	Powers of Attorney
Confirmations	Price Lists
Contract Notes	Prices Current
Deeds	Printed Proofs (corrected)
Delivery and Shipping Notes	Proposals of Assurance
Drawings	Proxy Papers
Educational Exercises and Examination Papers (corrected)	Quotations and Enquiries therefor
Engravings	Receipts
Estimates	Share Transfer Notes
Invoices	Sketches
Licences	Statements of Account
Lists and Tabular Statements	Tenders
Manuscripts for Press	Voting Papers
Maps	Way Bills

“Printing” includes lithography, hand-stamping, and other processes. Documents, including circulars, may have certain particulars filled in. Circulars produced by means of a typewriter or from a typewritten original are admissible by this post only if there are at least twenty copies handed over the post office counter at the same time, and special attention is called to their nature.

A packet prepaid at the printed paper rate which contains any enclosure not admissible at that rate is charged as an underpaid post card or letter or is transferred to the parcel post charged with a fine of 1d. in addition to any deficient parcel postage.

Newspapers. Newspapers pass through the post within the limits of the United Kingdom for 1d. per 6 oz. and $\frac{1}{2}$ d. for every additional 6 oz. ; weight limit, 2 lbs. ; and newspapers can be posted to nearly every country in the world, including all British colonies and dependencies, at the rate of one halfpenny for each two ounces of weight. To Canada the rate is, if not exceeding 2 ozs., one halfpenny, then 1d. up to 6 oz. ; $1\frac{1}{2}$ d. over 6 oz. but not over $1\frac{1}{2}$ lb. ; 2d. over $1\frac{1}{2}$ lb. but not over 2 lb., and $\frac{1}{2}$ d. for each additional 8 oz. up to

5 lb. Inland newspapers so transmitted by post must be registered at the General Post Office, and must consist chiefly of news or articles thereon or on current topics. They must be printed and published in the United Kingdom at intervals of not more than seven days. The full title and date of publication must be printed at the top of the first page ; also on every other page, or a sub-title and date instead.

When preparing a newspaper for the post, it must be folded in such a manner that the title can be readily seen ; and, if a cover is used, it must be open at both ends so as to be easily removable. The sender is not allowed to send any other article with a newspaper for $\frac{1}{2}$ d. ; and the newspaper or the cover may only bear the following :—

1. Names, addresses, and descriptions of sender and addressee with reference symbols ;
2. The words “ with compliments ” ;
3. The title and reference to registration ;
4. A reference to any place in the newspaper to which the attention of the addressee is directed ;
5. A request for return in the event of non-delivery.

Packets of newspapers may also be sent by post when the postage is one halfpenny for each of the newspapers, or that for a packet of printed matter of the same weight, whichever sum is the less ; provided that the packet does not weigh more than five pounds or exceed two feet in length or one foot in width or depth.

Packets of patterns or samples to any British colony or possession must not exceed two feet in length, one foot in width or depth, and weight, usually 5 lbs., sometimes 1 lb.

Packets of patterns or samples to any foreign country in the Postal Union must not exceed twelve inches in length, eight inches in width, and four inches in depth, unless in the form of a roll, when the limits are length twelve inches, diameter six inches.

When possible, packets of samples and patterns should be open at the ends ; but, where this is impossible they should be so fastened that they can be easily opened. These packets may contain any printed papers, and the names and addresses of the senders should be printed or written outside. Samples of saleable value must not be sent. Packets containing liquids, glass, greasy substances, colouring powders, or live

bees, can be sent to countries in the Postal Union. They must conform to the conditions as to packing applicable for inland transmission. Dangerous articles, such as scissors, are eligible if properly packed and guarded.

A sample packet of tea must not exceed half a pound ; to some countries the limit is lower.

Explosives are strictly forbidden. The rule that no article liable to Customs Duty may be sent as a pattern or sample is relaxed in some countries.

Letters, halfpenny packets, post cards, and newspapers are not charged for re-direction when they are re-posted not later than the day after delivery and have not been tampered with ; but an inland letter re-directed to a foreign country must bear stamps to pay the difference in postage.

INLAND PARCEL POST.

In order that a packet may be sent by inland parcel post, it must be presented at the counter of a post office for transmission as a parcel.

The words **PARCEL POST** should be written or printed on the parcel, preferably on the left-hand side immediately above the address, and the *sender's name and address* should appear inside or on the cover, but in such a manner that it cannot be mistaken for the address of the addressee.

Dimensions allowed for an inland postal parcel.

Greatest length	..	3 feet 6 inches
Greatest length and girth combined	..	6 feet
Greatest weight	..	11 pounds

For example :—

A parcel measuring 3 feet 6 inches in length may measure as much as 2 feet 6 inches in girth ; and a shorter parcel may be thicker ; thus, should it measure no more than 3 feet in length, it may measure as much as 3 feet round its thickest part.

Payment of Postage. The full postage must be prepaid by means of postage stamps, which must be affixed by the sender. The postage stamps should either be affixed to the

cover close above the address in the right-hand corner, as in the case of a letter, or to the official parcel post label, which may be obtained at any post office.

Rates on Inland Parcel Post.

Not exceeding 2 lb. in weight	.	.	.	.	.	6d.
Exceeding 2 lb., but not exceeding 5 lb.	.	.	.	.	.	9d.
" 5 lb.,	"	8	"	.	.	1s. 0d.
" 8	"	11	"	.	.	1s. 3d.

FOREIGN AND COLONIAL PARCEL POST.

The regulations for prepayment, address, and mode of posting, are similar to those for inland postage; but the dimensions vary with different countries, and the young clerk should, in every case of a foreign or colonial parcel, refer to the Post Office Guide.

All foreign and colonial parcels are liable to be opened for *customs examination*, and their contents are subject to customs duty according to the laws of the country of destination. This duty cannot in all cases be prepaid; but, to certain foreign countries and British possessions, which are set forth in the Post Office Guide, arrangements have been made for their prepayment under certain conditions. The sender of every parcel to the Channel Islands, British Colonies and Dependencies and Foreign Countries, is required to make a CUSTOMS DECLARATION on a form provided for that purpose.

This form must contain

1. An accurate statement of the *nature and value of the contents* of the parcel;
2. The *date of postage*; and
3. The *net weight or quantity* of the different kinds of articles in the parcel.

For foreign parcels generally a non-adhesive form should be filled up in French and English, and should also be accompanied by a *despatch note*. For British Colonies and Possessions and a few foreign countries an adhesive form is provided for affixing to the parcel. Facsimiles of these forms are given on pages 70-72.

Cash on Delivery. Senders of Postal packets exchanged between the United Kingdom and certain British possessions and Egypt may have the value of the contents collected from the recipients and remitted to them by Money or Postal Order.

INSURANCE.

(1) **Foreign and Colonial Parcels.** Parcels for some foreign countries and British possessions abroad may be insured; but no parcel can be insured for more than four hundred pounds; and, in some cases, the sum is as low as forty, or even twenty pounds. These exceptions are set forth in the Post Office Guide.

Generally speaking, foreign and colonial parcels can be insured at the following rates:—

For the first £12 or less,	5d.
For each additional £12 or part,	2d.
Maximum, £400; fee 5s. 11d.	

The fee must be prepaid, in addition to the full postage, by means of postage stamps, to be affixed to the cover by the sender.

(2) **Foreign and Colonial Letters.** Registered Letters to various foreign countries and places abroad, including all the European countries, can be insured at any post office in the United Kingdom, thus giving all the advantages of the registered letter system, with compensation in addition.

(3) **Lloyd's, etc.** Letters and parcels may be insured to any amount with the underwriters at Lloyd's, or at any marine insurance office, in the same way as goods sent to sea; and this applies both to inland and foreign letters or parcels.

London Postal Districts. On letters addressed from any place to the metropolis, in addition to the word *London*, the districts into which the metropolis is divided for postal purposes and the number of the office of delivery should be indicated in every case. There are eight districts, the first three named below being the chief.

1. The *East Central District*, marked E.C., practically comprises the City of London.

2. The *Western Central District*, marked W.C., is the district between Temple Bar and Charing Cross, bounded on the

COUNTERFOIL,
(Coupon.)

Stamp of Office
of Origin.
Timbre du bureau
d'origine.)

Name and address of sender.

(Nom et domicile de l'expéditeur.)

Sir Isaac Pitman & Sons, Ltd.

London.

Impression
used to close

of seal
the parcel.

DESPATCH NOTE.

(BULLETIN D'EXPÉDITION.)

Herewith is a parcel bearing the address given below :

(Ci-joint : un colis portant l'adresse ci-dessous :)

Number of Customs declarations One. Postage paid 2 s.

(Nombre des déclarations en douane.) (Taxe perçue.)

Insured value (Valeur assurée)

£

FCS.

(To be filled up only in the case of an insured parcel.)

Name and Address of Addressee M. M. Peraldi et Cie.

Paris.

Place of destination.
(Lieu de destination.)

Exact weight of
Insured Parcel.
(Poids.)

To be filled up
at Office of
Exchange

Viâ

kg. _____ g.

Route to be followed :
(Acheminement :)

PAYS D'ORIGINE
GRANDE BRETAGNE.

C.

CUSTOMS DECLARATION.

Place of Destination.
(Lieu de Destination.)

(DÉCLARATION EN DOUANE.)

Name of Addressee—M. M. Peraldi et Cie.

Paris.

PARCELS (Colis postaux)		CONTENTS (Désignation du contenu) To be described, if possible, in both French and English The nature and value of the contents should be accurately stated. Undervaluation of the contents or failure to describe them fully, may result in the seizure of the parcel.	VALUE OF CONTENTS (Valeur)			WEIGHT (Poids)		
NUMBER (Nombre)	DESCRIPTION (Espèce)		£	s.	d.	GROSS (brut)	NET (net)	
One (1)	box	Books (Livres)	3	0	0	lb. 6	oz. 8	lb. 5 10

Date 24th August, 19..

Sir Isaac Pitman & Sons, Ltd.

Signature of Sender.
(Nom de l'expéditeur.)

Date Stamp.

A.

PARCEL



POST.

(To be used for Parcels to and from the Channel Islands, also for Colonial and certain Foreign parcels.)

FORM OF CUSTOMS DECLARATION.

Gross weight of Parcel 10 lbs. 8 ozs.		CONTENTS.		Place to which the Parcel is addressed <i>Montreal.</i>	
		<p>The nature and value of the contents should be accurately stated. Under-valuation of the contents, or failure to describe them fully, may result in the seizure of the parcel.</p>		Net Weight of Contents lbs. ozs.	
Books (<i>Shorthand</i>)				Value as Merchandise £ s. d.	
				9 8 0	
Date Stamp of Office of Exchange.		(For use of Post Office of Exchange only.)		Name and Address of Sender :—	
Entry No. _____		Parcel Bill No. _____		Sir Isaac Pitman & Sons, Ltd.,	
		No. of Rates prepaid... }		Parker Street, Kingway,	
				London, England.	

north by the Euston and Pentonville Roads, and on the south by the River Thames.

3. The *South Western District*, marked S.W., containing the Government offices, is bounded on the north by Piccadilly and Hyde Park; includes Kensington and Chelsea, on the north of the river, and Battersea, Clapham, and Wandsworth, on the south of the Thames.

4. The *South Eastern District*, marked S.E., includes all London south of the Thames, except the portion included in the South Western District, and Plumstead.

5. The *Northern District*, marked N., includes King's Cross, Islington, Canonbury, Tottenham, Highbury, Stoke Newington, etc.; is bounded on the west practically by the Great North Road, and on the east, by the Kingsland Road.

6. The *Eastern District*, marked E., includes all London north of the Thames to the east of the City and Northern Postal Districts.

7. The *North Western District*, marked N.W., is bounded on the east by the Northern District, on the west roughly by the L. M. & S. Railway, and on the south by the Marylebone Road.

8. The *Western District*, marked W., bounded on the east by Tottenham Court Road, includes Hyde Park, Kensington Gardens, Bayswater, Paddington, etc.

In addition to the district initials, it is now essential to insert the number of the Delivery Office. Owing to its vast area, the London District requires 112 separate delivery offices; and, in order to facilitate sorting, persons addressing letters to this area are requested to insert, following the initials of the district, the number denoting the office of delivery (e.g., S.W.4, N.W.8, E.C.4, etc.). These numbers may be obtained from the book issued by the Postmaster-General, which gives a list of the principal streets of the London Postal Area, the initials of the district in which they are situated, and the number denoting the office of delivery.

The Provinces, etc. Well-known places like *Glasgow, Liverpool, Manchester, Leeds*, etc., need no name of the county after the name of the town, neither do most post towns; but there are a few places which must be carefully discriminated in addresses, because there are one or more towns of the same

name in different parts of the country. Such are the various places going by the name of *Barton, Bentley, Bradford, Burton, Bury, Casletown, Chippenham, Hatfield, Kingston, Kirkby, Leigh, Milford, Newcastle, Newport, Stratford, Wellington*, etc.

When addressing a letter to a village be careful to add the name of the county, or of the nearest post town.

Addressing Letters to America and Canada. Great care is required when addressing letters to America and Canada; for there, even in the case of large cities, it is necessary to write the name of the State, as there are, in the United States, five New Yorks, nine Philadelphias and twelve Bostons; eight Londons, nine Berlins, nine cities called Paris, and five named Lyons.

In addressing letters to the United States it is well to use the customary abbreviations for the various States and territories, such as:—

N.H., for New Hampshire; *Mass.*, for Massachusetts;
Conn., for Connecticut; *N.Y.*, for New York;
Ga., for Georgia; *Wyo.*, for Wyoming, etc.

Postage Stamps. The stamp required to prepay the postage of the letter should be carefully affixed on the upper right-hand corner of the envelope. This is customary, so it is foolish to put the stamps at the bottom, or on the back of the envelope and thus risk causing delay in the delivery of the letter. When many letters have to be distributed, any one which does not conform to the ordinary rules is likely to be laid aside for future examination, and so be delayed.

Sunday Delivery of Letters by Telephone in London. A message to a telephone subscriber in the London Telephone Area posted in London or in the provinces in time to be received at the General Post Office, London, early on Sunday morning can be delivered on Sunday by telephone. Letters containing such messages should be addressed to "The Central Telegraph Office, London," and marked conspicuously "For telephone delivery on Sunday." A broad perpendicular line should be drawn across the centre of each side of the envelope. The ordinary postage on the letter should be prepaid by means of stamps affixed to the envelope and a fee of threepence for a message not exceeding thirty words, and threepence for each additional thirty words, or part thereof,

should be prepaid in stamps affixed to the sheet of paper on which the message is written.

EXERCISES.

1. Give the amounts of inland postage on letters weighing respectively $\frac{1}{2}$, $3\frac{1}{2}$, 7, $10\frac{1}{2}$, 14, and 20 ounces.
2. What may be sent by halipenny post, and on what conditions? What special regulation applies to typewritten circulars?
3. Define *Late Fee Letter*, *Express Delivery*, and *Poste Restante*.
4. State what you know of Registration.
5. Give the regulations respecting *Re-direction* and *Return of Undelivered* postal packets.
6. How much would it cost to send a parcel weighing 9lbs. 8 ozs. from London to Manchester?
7. Give the meaning of the following: F.a.s.; I O U; Insolvent; Inst.
8. What is the charge for inland letters?
9. Why are letters registered?
10. What are the Post Office regulations with regard to postage of circulars?
11. What do you know of "Compulsory Registration"?
12. Explain three systems of Express Delivery.
13. State postage on letters as follows:—

(a) London to Manchester, weighing $7\frac{1}{2}$ ounces.	
(b) Manchester to Lisbon	" $1\frac{1}{2}$ "
(c) Sheffield to London	" 6 "
(d) London to Calcutta	" $3\frac{1}{2}$ "
14. Give the P.O. regulations with regard to Late Fee Letters.
15. How would you send by post a parcel of books weighing $1\frac{1}{2}$ lbs.?
16. State the rate of letter postage to Canada, United States of America, France, Germany, Cape Colony.
17. Give the respective rates of postage for parcels by parcel post weighing (a) $10\frac{3}{4}$ lbs.; (b) $6\frac{3}{4}$ lbs.; (c) 15 ounces; (d) $1\frac{1}{2}$ lbs.; (e) $2\frac{1}{2}$ lbs.; (f) $4\frac{1}{2}$ lbs., sent from London to Manchester.
18. What are the P.O. regulations with regard to post cards?
19. Name the London Postal Districts.
20. Give the meaning of the following terms and abbreviations; L/C; Loco.; M.O.; 8vo; Par.
21. Name the articles not allowed to be sent by post.

CHAPTER X.

MONEY AND POSTAL ORDERS.

BESIDES the transmission of coins, cheques, etc., mentioned on pp. 52-56, there are three ways in which money can be sent to any part of the United Kingdom through the post office, namely :—

1. *By money orders.* 2. *By telegraph money orders.* 3. *By postal orders.*

MONEY ORDERS.

Inland Money Orders. A money order is an order made by a post office upon another specified office to pay *any* sum, not comprising a fraction of a penny, up to £40 to a stated person. When applying for a money order, the printed application form, supplied gratis at any money order office, must be used. A facsimile of this form properly filled up will be found on page 77.

The following Poundage is payable on Inland Money Orders :—

For sums not exceeding £3 .. .. .	..	..	4d.
„ „ above £3, but not exceeding £10 .. .. .	..	..	6d.
„ „ „ £10, „ „ „ £20 .. .. .	..	..	8d.
„ „ „ £20, „ „ „ £30 .. .. .	..	..	10d.
„ „ „ £30, „ „ „ £40 .. .. .	..	..	1s.

The person who purchases a money order must give his name and address, the name of the person to whom he wishes the money to be paid, and the post office at which he wishes it to be paid. If a money order is to be payable through a bank, it must be crossed like a cheque.

Crossing is effected by drawing two parallel lines across the order from bottom to top, with or without the words “and Co.,” or the name of a banker or bank. In the former case the order must be paid into a bank, in the latter case it must be paid into the particular bank named.

INLAND MONEY ORDER REQUIRED.

Office Stamp.

No. of Order

FOR

£	s.	d.
3	0	0

Payable at Croydon

(Payment will be subject to the possession by the Postmaster of sufficient funds.)

to	• Prefix	Christian Name (or Initial).	Surname.
		<u>Andrew</u>	<u>Thompson</u>

* If the payee of a Telegraph Money Order is a woman, the prefix "Mrs." or "Miss," as the case may be, should be given for inclusion in the Telegram of Advice.

{ Sent by Walter Wilkinson
 † { Address Castle St., Cardiff.

+ IMPORTANT.—The sender's name and address are required for official purposes. The person presenting the Order for payment must be prepared to state the name of the sender.

The Space below FOR TELEGRAPH ORDERS ONLY.

If the Order is to be telegraphed, write the words "By Telegraph" across the Form, and fill in the further particulars asked for below.

1. Address at which the Telegraph Order is to be delivered. If to be called for at a Post Office write the word "Postoffice." (In the latter case the sender should inform the payee where he must apply for the Order.)

2. State here whether the Telegraph Money Order is to be crossed for payment through a bank.

PRIVATE MESSAGE.

3. A Private Message to the payee may be added to the Telegram of Advice, for delivery with the Order. The sender's name (or name and address), if to be communicated to the payee, must form part of the Private Message.

Write Private Message here (not to exceed twelve words).

If an order is payable in a town where there are branch offices, the person who purchases the order must state at which office he wishes it to be paid, otherwise the head office will pay.

On presentment for payment the payee signs the receipt, and, if asked, furnishes the name of the remitter. A Letter of Advice will have preceded his presentment, but payment is subject to possession of sufficient funds.

To guard against fraud, the sender of a money order, if well known to the payee, is advised not to sign but to initial the letter enclosing the order. If not well known he is recommended to

1. *Send his name in a separate letter ; or*
2. *Register the letter in which the order is enclosed ; or*
3. *Cross the order to make it payable through a bank ; or*
4. *Subject the order to deferred payment—limit ten days.*

Foreign and Colonial Money Orders. Money can be sent by means of foreign or colonial money orders to almost all of our colonies, and to nearly all foreign countries.

The Poundage on Foreign and Colonial Money Orders.

For sums not exceeding £1	6d.
„ „ above £1, but not above £2 ..	1s.
„ „ „ £2, „ „ £3 ..	1s. 6d.
„ „ „ £3, „ „ £4 ..	1s. 9d.
3d. for each additional £1 up to £40. ..	Maximum varies.

Inland Telegraph Money Orders. Money may be transmitted by telegraphic money order between all head and branch offices in the United Kingdom authorised to transact telegraph and money order business.

The Poundage for Inland Telegraph Money Orders is the same as that for ordinary money orders. In addition to this, a charge is made for the official telegram authorising payment at the office of payment, the minimum being one shilling, together with a supplementary fee of 2d. for each order. The telegraph charge covers only the cost of transmitting the official telegram of advice to the postmaster of the office of payment. A private communication for the payee may be added if it does not contain more than 12 words, but it must be paid for at the ordinary inland rate.

No telegraph money order can be issued for a greater amount than forty pounds.

Except in cases in which the telegraphic money orders are delivered at the payee's address, any person expecting such a remittance must furnish satisfactory evidence that he is the person named in the order. He or some person on his behalf must attend at the office to obtain payment.

Telegraph Money Orders may also be sent to many foreign countries and British Possessions. The poundage is the same as for ordinary foreign money orders; the charge for the telegram of advice is that applicable to telegrams to the country of payment; and the supplementary charge is sixpence for foreign countries and one shilling for British Colonies and Dependencies.

POSTAL ORDERS.

Postal Orders are orders issued by nearly every post office in the United Kingdom on another for the payment of one of the following forty-one fixed sums:—

Minimum 6d., others 1s., 1s. 6d., etc., increasing in value by 6d. up to £1, also £1 1s.

Poundage:—1d. for values up to 2s. 6d.; 1½d. up to 15s., and 2d. for the remainder.

Broken Amounts, not comprising fractions of a penny, may be made up by affixing no more than three postage stamps not exceeding fivepence in value on the face of any postal order; but embossed, impressed, or perforated stamps are not allowable. By *perforated stamps* is understood postage stamps perforated with the initials of a firm, company, or public body, as P.A.C. for Providential Assurance Corporation.

Postal Orders are also issued and paid in many British possessions and other places abroad. See Post Office Guide.

The person who sends a Postal Order must fill in the name of the payee; and, as a safeguard against payment being made to a wrong person, is recommended to fill in the name of the office of payment, when the order will be cashed at that office and no other. The town or district should be inserted if the office is not known.

The counterfoil, duly filled in, should be kept until payment has been made; it must be produced if a claim is made in respect of loss.

Before presenting for payment, the payee should properly receipt the order, and, if required, fill in the name of the paying office.

Postal orders may be crossed like money orders or cheques, with the same effect.

Negotiable and Non-negotiable Documents. On all postal orders the words NOT NEGOTIABLE are printed; these words do not necessarily restrain the transfer of these securities for money from hand to hand.

The *holder of a "negotiable document,"* having come by it honestly, having given full value for it, and having no reasonable cause to doubt the good faith of the person from whom he received it, is entitled to retain it or its value against any prior holder, even if it had been stolen from that person, and the present holder received it from the thief in ignorance of the circumstance.

In legal parlance "a negotiable document is one the *property* in which is acquired by anyone who takes it *bond fide* and for value notwithstanding any defect of title in the person from whom he took it."

EXERCISES.

1. Mention the various ways in which money may be sent through the post, and say what, in your opinion, would be the safest and cheapest way of remitting three pounds from Newcastle to Buxton.
2. What commission would be charged on a Money Order for £8 4s. 2d.?
3. What is the poundage on each of the following Postal Orders:—15s., 9s. 6d., 20s., 2s. 6d., 8s., 15s. 6d., 3s.?
4. What is the difference between a Money Order and a Postal Order? Which is the safer?
5. What are the regulations respecting (a) postage stamps affixed to postal orders; (b) crossing orders?
6. What are telegraphic money orders? State the limit of amount, the charges for them, and their advantages.
7. Give the meaning of the following terms and abbreviations: %; per pro.; per contra; post date; P/A.
8. What is the difference between Negotiable and Non-Negotiable Documents? Give examples of each.

CHAPTER XI.

COMMUNICATION BY ELECTRICITY.

THERE are two ways in which messages may be sent much more quickly than by ordinary or express postal delivery:—

1. By Telegraph.
2. By Telephone.

I. TELEGRAPH.

The Telegraph is an instrument by means of which sound signals or clicks, arranged to represent letters and figures, are electrically transmitted along wires so as to convey messages. Post Offices doing telegraph work are usually open from 8 a.m. to 8 p.m. ; some telegraph offices are always open.

Inland telegrams so called. Telegrams may be sent to all parts of the United Kingdom at the rate of *one shilling for twelve or fewer words*, and *one penny for every additional word above twelve*, postage stamps in payment to be affixed to the telegraph form by the sender.

The *address of the receiver is charged for* ; but not that of the sender, when written only on the back of the telegraph form and therefore not telegraphed.

Five figures count as *one word* ; and so does a letter preceding or following a group of figures ; B82 counts as two words.

The charges, as above, include delivery at any address within three miles of the terminal office ; and, if that office is a head post office, the message is delivered free within the limits of the town postal delivery, even if that extends beyond three miles. Telegrams are delivered free within the London postal area. Beyond these limits the charge is calculated at the rate of sixpence per mile or part of a mile, the distance being measured from the limit of free delivery.

The other regulations with regard to inland telegrams will be found on the back of the form, a reduced facsimile of which is reproduced on pages 83 and 84.

Telegrams written in Latin, or in any modern European language, are charged according to the number of words they contain ; but all words not forming part of Latin or such

European language are charged at the rate of five letters to a word.

No combination of words is counted as one except those which are commonly written as one, or coupled by hyphens, such as:—

<i>alms-houses,</i>	<i>forty-seven,</i>	<i>mother-in-law,</i>
<i>non-delivery,</i>	<i>sub-lieutenant,</i>	<i>two-pence.</i>

All names of towns and villages in the United Kingdom; the names of railway stations, not in towns, at which telegraph business is transacted on behalf of the post office; for example:—

<i>Abbey Town,</i>	<i>Thornton Heath,</i>	<i>Clock House,</i>
<i>Newcastle-on-Tyne,</i>	<i>Tunbridge Wells,</i>	<i>Stony Stratford,</i>

are each counted as one word; but all other names are counted according to the number of words they contain; thus:—

<i>Drury Lane,</i>	<i>Oxford Street,</i>	<i>Camberwell Grove,</i>
--------------------	-----------------------	--------------------------

count as two words.

Certain exceptional names, as

<i>O'Neal,</i>	<i>MacDonald,</i>	<i>De la Rue,</i>
----------------	-------------------	-------------------

and names beginning with the prefix *St.*, are counted as single words; but double names, like

<i>Smith-Payne,</i>	<i>Price-Hughes,</i>
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although hyphenated, are counted as two words.

The abbreviations *can't*, *won't*, *don't*, and *shan't*, *couldn't*, are each counted as one word; but their use involves risks of error.

Figures count at the rate of five to a word; thus 34567 counts as one word; and in *fractions*, one figure is added for the mark of division between the numerator and denominator; thus, $\frac{1}{2}$ and $45\frac{1}{2}$, each counts as one word; but $906\frac{1}{8}$, counts as two. In groups of figures a stop or oblique stroke is counted as a figure; thus, 24·75 counts as one word; but 247·75 counts as two.

In the ordinal numbers, such as 1st, 3rd, the affix *st*, *nd*,

SEE NOTICE AT BACK

A.

Prefix _____ Code _____

POST OFFICE TELEGRAPHS.
(Inland Telegrams.)

No. of Telegram _____

For Postage Stamps.

To be affixed by the Sender.

Any Stamps for which there is not room here
should be affixed at the back of this form.

Office of Origin and Service Instructions.

Words

Sent

At _____ M.

To _____

Charge.

By _____

A receipt for the Charges on this Telegram
can be obtained, price One Penny.When a reply is to be prepaid,
write in this space the words
"Reply Paid." No charge is
made for them.TO { *Margerson*
Preston

12

words,
including
words
in the
address,*Send**immediately**576**Olive**Carl**sixty-three**24/-**seventeen**cwt.**Pearl**Windsor**I**35/-**less**2½**delivery**free*

1/-

Every
ditional
word,

FROM {

*Long**Bedford*

1 D.

The Name and Address of the Sender, IF NOT TO BE TELEGRAPHED, should be written in the Space provided at the Back of the Form.

This Telegram will be accepted for Transmission subject to the Telegraph Acts and Regulations made thereunder, and

1. The charge for transmission will cover the cost of delivery from the usual Delivery Office :—

1. The charge for transmission will cover the cost of delivery from the usual Delivery Office :—
 (a) If the address is within three miles from the usual Delivery Office, or within the limits of the Town Postal delivery of that Office (when it is a Head Post Office) if that delivery extends to more than three miles.

(b) If the Sender desires it to be forwarded by Post from the Terminal Telegraph Office and shall write the word "Post" before the Addressee's name, and at the end of the address the name of the Office at which the Telegram is to be posted.

2. The charge for delivery of this Telegram during ordinary office hours at any address beyond the limits of free delivery will be at the rate of 6d. for each mile, reckoned from the limits of a free delivery, any fraction of a mile beyond any complete number of miles being reckoned as a mile. This charge will be payable by the Sender and if not prepaid the telegram may, at the discretion of the Postmaster-General, be delivered by post.

3. The Sender may prepay a reply not exceeding 48 words in length. A Reply Paid Form will then be delivered with the Telegram, entitling the holder within twelve months from its date to frank an Inland Telegram not exceeding in length the number of words indicated on such Form. If the Form is not used, its value will be returned from Headquarters to the Sender of the original Telegram on application being made within twelve months through the local Postmaster. The Form must be left with the Postmaster when the application for the return of the amount is required.

4. A Telegram can be repeated back from Office to Office throughout the course of transmission if the Sender desires to adopt this security against the risk of error. The charge for repetition (which must be paid when the Telegram is handed in) is one-half the charge for transmission. If containing mercantile quotations or code words a Telegram ought always to be repeated.
5. The Postmaster-General will not be liable for any loss or damage which may be incurred or sustained by reason or on account of any mistake or default in the transmission or delivery of a Telegram.
6. All applications respecting this Telegram must be made within three months from the date of its transmission.

(Name and Address
of Sender.)
(FOR REFERENCE ONLY)

rd, or *th* is counted as two figures—thus “1st” counts as one word, “1432nd” as two.

The symbols a/c, account; b/l, bill of lading; c/o, care of; are each counted as one word.

The initial letters of the London postal districts and a.m. and p.m., also H.M.S. (His Majesty's Ship) as part of the address of a telegram, are counted as one word for each group; but other initial letters are each counted as one word.

If words are underlined, placed in a parenthesis or within inverted commas, one extra word is charged for. One word each is also charged for ordinary punctuation marks for transmission.

In writing a telegram, it is, of course, desirable to save unnecessary expense by using as few words as possible; and, as these few words should express the intended meaning beyond the possibility of a doubt, they should be carefully selected. The wisest plan is to write a rough draft of a telegram as an ordinary letter, and then to omit all those words which will not change the meaning of the message. For example:—

Please meet me at twelve o'clock to-day in the waiting room of Pitman's School, Southampton Row,
might be reduced to

Meet me waiting room Pitman's School, noon.

The message below,

When will you despatch the remainder of the floor-boards we ordered last month? Please reply before five o'clock this afternoon, as the contractor must dismiss his men to-night, and he wishes to tell them when to return,
might be reduced to thirteen words, as follows:—

When despatch remaining boards ordered ultimo. Reply early. Contractor must notify men to-night.

Take another example:—

Your offer to take our stock of Tapestry Carpets at twenty per cent. discount is accepted. We will send off the first consignment to-morrow; but we cannot forward the remainder until next week.

This might be reduced to eleven words, thus:—

Tapestries offer twenty off accepted. First consignment to-morrow. Remainder next week.

Envelope Instructions: Instructions like “private,” “to be opened at once,” may be telegraphed for delivery on

the envelope containing the telegram; charge, 1d. per word.

Repetition of Telegraphic Messages. When a message is a very important one, it is well to have it repeated, that is, telegraphed back to the original office for comparison. The charge for repetition is half the charge for transmission. The receiver may have a message or a part repeated at the same rate, minimum 6d.; but the amount will be refunded if it should turn out that the original message had not been correctly transmitted.

Reply telegrams not exceeding forty-eight words for use within twelve months may be prepaid. If unused within that period the sender of the original telegram can have the value refunded.

Telegraphic Addresses. A private address consisting of two words, one of which is the name of the town or place of delivery, may be registered on payment of £2 a year; e.g., "Hercules, London." Other addresses should be sufficiently full to make delivery possible without reference to directories, etc.

Cancellation. A telegram may be cancelled if transmission has not commenced, and, less 4d., the fee will be returned; if transmission has commenced it may be stopped without refund; if completed an official prepaid telegram may be sent to the terminal office at the expense of the original sender, who will be informed if it is too late—there will be no refund.

Multiple Address Telegrams. Copies of a telegram may be sent to more than one person in the same free delivery area at the rate of 4d. per copy plus 1d. for each word in the address of the copy.

Recording and Confirming Telegrams. It is quite as necessary to keep copies of telegrams as of any other kind of correspondence; but telegrams are generally copied by means of carbon paper. They should always be confirmed by letter, or a facsimile copy of the wire should be sent. This leads us to notice the *Triplicate Telegrams Book*, by means of which the original telegram and two copies of it are made at one writing. The *first leaf* of such a book consists of an ordinary telegraph form, which on completion is sent to the telegraph office for transmission; the *second* is a copy which is sent

in confirmation to the receiver of the original; and the *third* leaf remains in the book or is filed away for reference.

These three are all numbered 1. Then follow three precisely similar forms numbered 2, and so on through the book. To use the Triplicate Telegrams Book place a sheet of two-sided carbon paper between the confirmation form and the blank, or third leaf, also place a sheet of cardboard under the blank leaf. Write with a moderately hard pencil and with fair pressure upon the telegram form, when you will obtain three copies.

Radio-telegrams. Mention should be made of wireless telegrams which may be sent through various Coast Stations in the United Kingdom and abroad to and from ships. Full particulars are given in the Post Office Guide. The usual charge for radio-telegrams sent through British Coast Stations is 11d. a word. Prepaid replies are not allowed, neither is repetition at the request of the sender.

II. THE TELEPHONE.

The Telephone, from the Greek *tele*, far, and *phone*, sound, is an apparatus for transmitting articulate sounds by means of magneto-electricity and wires. It has many varieties, and subscribers, who make their own choice of style of instrument, are given full instructions as to its use.

Each subscriber is given a distinctive number, and when he desires to speak to another subscriber whose number is given in the telephone directory, he "rings up" the exchange, either by turning a small handle on the outside of the instrument, or by simply taking up the receiver from its rest and putting it to his ear, gives the exchange operator the number of the person with whom he desires to communicate, and place if necessary, and if the latter person's telephone is disengaged, the exchange clerk will connect the two and a conversation may take place. When it is finished the original caller should ring off.

The exchange is a central office of a district at which the telephones of subscribers in that district are connected when required. There are trunk lines which connect the various telephone exchange areas throughout the kingdom. The fees for the use of public call offices are as shown on next page.

For 5 miles or under .	:	:	:	2d.
Between 5 and 7½ miles	:	:	:	4d.

Beyond 7½ miles the calls are termed Trunk Calls, the rates varying according to the distance, the call office fee of 2d. being added if the call office is used.

Special rates apply when submarine lines are used.

The time of conversation on a trunk line is *three minutes* from the time the subscriber has been informed that the connection is completed. This may be extended to six minutes. Reduced fees apply to the period between 2 p.m. and 7 a.m.

There are Anglo-French and Anglo-Belgian telephone services, the connection being between London and certain provincial towns in England on the one hand, and Paris, Brussels, and certain provincial towns in France and Belgium on the other.

Use of Telephones for Sending Telegrams and Express Letters. Any subscriber to a telephone exchange may telephone messages to the Post Office in order that the messages may be written down and dealt with as telegrams, or express letters, or ordinary letters. In many cases, subscribers to exchanges can make general arrangements to have all telegrams addressed to them delivered by telephone instead of by a messenger ; but in large towns this can only be done if the subscriber has a registered telegraphic address. Telegrams may also be addressed to the telephonic address of exchange subscribers for delivery by telephone. The telephonic address to be used in such cases must comprise the subscriber's name and address, exchange telephone number and town ; thus, Jones, Midland, 245 Birmingham ; Jones, Stafford, 245. The name of the town is not required in addition to the name of the exchange for a telegram originating in the same town ; thus, Jones, North, 154, would be sufficient for a telegram originating in London.

The services of an express messenger may be obtained by telephoning to the nearest Post Office.

Senders of telephone messages which are to be written at the Post Office should speak very distinctly, and should spell out all proper names, numbers, and difficult words.

Recording Telephone Messages. All telephone communications, whether sent or received, should be recorded in a

Telephone Book or on detachable forms which may be filed with the letters.

Telephone Book

Date *23rd Nov.* 19... Time *10.5.* Number *28.*

From *Bucknall's Stores.* To *Pilling Bros.*

Message.	Reply.
<i>Can Mr. James come round about 2.30 this afternoon to advise on new fire ranges?</i>	<i>Yes; will be round at 2.30 sharp.</i>
Sent by <i>J. L.</i>	Received by <i>J. L.</i> Examined by <i>S. J. B.</i>

EXERCISES.

- In sending an Inland Telegram, what would be the charge for the following?—

(a) Ludgate Hill	(e) 21½.
(b) Newcastle-upon-Tyne.	(f) 345678.
(c) N.W.	(g) Shan't.
(d) 38.195.	(h) 129½.
- Write a telegram from Jones & Co., Belfast, to Brown & Sons, Preston, asking them to forward at once the goods ordered last week, and also an additional seventeen cwts. of Brown Windsor soap.
- What is the usual method of recording telegrams sent from an office?
- Condense the following into a telegram :—
We received your samples of serges. Do not forward the quality ordered last Monday, as it will not suit the requirements of our customer. Please send 36 yards of that numbered 102, or, if that is not in stock, 36 yards of number 206. As our customer would like to know at once if we can execute his order, please wire us as soon as possible.
- What would be the charge for telegraphing the following :—
Ajak, Leeds. Send cloth number A5421 at 3s. 6d. to O'Donovan, 103a Commercial Buildings, Port Sunlight, charging us less 20%. MacPherson.
- Explain: pro forma; P/N; pro tem.
- Give a short account of the Telephone and its uses.

CHAPTER XII.

TRANSPORT OF GOODS WITHIN THE BRITISH ISLES.

THE Post Office, as is well known, has the monopoly for the transmission and delivery of letters and telegraph messages within the United Kingdom ; but it has no monopoly for the carriage of goods.

As has been shown, goods of certain limits may be sent by *Parcel Post*, in which distance does not increase the charge.

Goods may also be conveyed by (1) Railway ; (2) Parcel Company ; (3) Waterway ; (4) Local Carrier ; (5) Tramway Company ; (6) Messenger.

Most merchandise is carried by rail or canal, so conveyance by these means is dealt with in some detail ; parcel companies use the same means, and particulars of their rates, etc., are also given. The rates mentioned below are, however, subject to revision under the Railways Act, 1921, referred to on p. 96.

RAILWAY.

Parcels conveyed by Passenger Trains. The chief railway companies undertake to carry parcels by passenger trains if they are delivered at the station, from which they are to be sent, at least ten minutes before the departure of the train by which they are intended to be conveyed ; and the companies collect, free of charge, parcels for conveyance by passenger trains from warehouses, co-operative stores, and other business establishments in all important towns. A Parcels' Receipt or Delivery Book, after the style of a Parcel Post Register, should be kept for use when parcels are handed to the railways. The companies also deliver parcels free of charge within the ordinary delivery limits of principal stations, and to addresses within half a mile from large country stations. *Persons who live at a greater distance from such stations or near small stations, should instruct their station-master as to what arrangements they desire to be made with regard to parcels.* Persons who wish to forward parcels by any particular railway company should communicate with the goods manager at their station, and he will arrange for the company's carts to call at convenient hours,

and will also supply a card for exhibition in the window to notify when there are parcels for collection. On these cards the proper initials of the railway company are printed in bold, conspicuous letters.

Specified fragile articles, or packages which are very bulky in proportion to their weight, and parcels containing brittle articles, are charged 50 per cent. above the ordinary rates, when carried at the company's risk, and 25 per cent. above the ordinary rates when carried at the owner's risk; unspecified packages of similar nature, 50 per cent. above ordinary rates.

There are some articles, such as statuary and delicate scientific instruments, which certain companies will refuse to carry except at owner's risk.

Parcel Rates. In order to give some idea of the rates charged for the conveyance of parcels by passenger trains, the table on page 92 has been compiled; it is part of those of the leading companies

Traffic Conveyed at Reduced Parcels Rates. In the Time Books of the Railway Companies, a long list will be found of articles which are conveyed at reduced parcels rates at owner's risk; but the sender in each case must sign a risk note to that effect. In these cases the parcels must reach a certain minimum weight, which is rarely less than fourteen pounds, and, in most cases, greater. The principal articles of this kind are set forth in the table below.

Bacon	Fruit	Nuts
Biscuits	Game	Plants
Boots	Hams	Poultry
Bread	Honey	Rabbits
Butter	Hosiery	Seeds
Carpets	Ice	Tobacco
Cheese	Lard	Type
Cotton Goods	Leather	Vegetables
Dyed Goods	Linen Goods	Wall Paper
Eggs	Margarine	Woollen Goods
Fish	Meat	Yarn

Samples. Samples of various commercial articles are carried by most of the railway companies at reduced rates,

WEIGHT NOT EXCEEDING

[illegible]

Collection and delivery included within the usual limits at stations where arrangements for these services are in operation. Each parcel to be charged for separately.

The table applies generally to the English railway lines. The rates on Irish and Scottish lines are in certain cases dearer than these.

but these are carried at the owner's risk, the railway company not being responsible in the event of loss or damage. The articles given in the list below may, under certain conditions with regard to weight, be forwarded upon these terms.

Alkali	Grain	Plaster	Stone
Bricks	Hay	Rice	Sugar
Cider	Hop Bitters	Slag	Superphosphates
Cotton	Oil Cake	Slate	Wines
Floor Cloth	Patent Manures	Soap	Wool
Flour	Phosphates	Spirits	Worsted.

Classification of Parcels. Valuable parcels containing very fragile precious goods of a greater amount in value than ten pounds are charged at an increased rate over and above the ordinary rates of carriage; and the railway companies will not be answerable for the loss or damage of such articles contained in any parcel or package beyond ten pounds in value, unless at the time of booking the sender shall declare the value and nature of such articles, and shall pay the increased charges set forth in the table on page 95.

The railway companies reserve the right of inspecting all goods when the value is declared to exceed ten pounds, to ascertain that the articles are in accordance with the declaration, are in good condition, and are well packed. The companies also reserve the right of sending a representative to be present when such goods are unpacked; and they claim the privilege, when there are several such packages, that the value of each shall be declared separately, but that the charge for insurance shall be upon the total value.

The scale of increased charges between all stations in Great Britain is shown on page 95; and the charges for other parts of the British Isles may be found from the table as follows:—

To find the increased charges between stations in Great Britain and

1. Ports in Ireland, when the carriage between the British and Irish ports is wholly by sea, treble the amounts given in the table on page 95.

2. Between stations in Great Britain and places in Ireland, when the carriage between them is partly by sea and partly by land, quadruple the amounts given in the table on page 95.

Four Classes of Valuable and Fragile Goods.

There are four classes of these valuable and fragile goods.

Class 1.

- | | |
|----------------------------|---|
| 1. Stamps. | 12. Hand-made lace. |
| 2. Maps. | 13. Engravings. |
| 3. Silks. | 14. Trinkets. |
| 4. Furs. | 15. Bank Notes. |
| 5. Clocks. | 16. Title Deeds. |
| 6. Plated goods. | 17. Writings. |
| 7. Coins. | 18. Bills of Exchange. |
| 8. Bullion. | 19. Orders, notes or securities for the payment |
| 9. Jewellery. ¹ | of money, foreign or |
| 10. Watches. | English. |
| 11. Gold and Silver plate. | |

Class 2.

- | | |
|---|-----------------------------------|
| 1. Glass, except such as is named in Class 4. | 3. Precious stones, set or unset. |
| 2. China from manufacturers or factors. | 4. Jewellery. ² |

Class 3.

Pictures and Paintings.

Class 4.

Glass and China.³

¹ Not containing precious stones from or to manufacturers or factors.

² Not from or to manufacturers or factors.

³ Other than from manufacturers or factors.

Scale of Increased Charges.¹ Between all stations in Great Britain, including the Isle of Wight:—

Declared Value.	Class 1.		Class 2.		Class 3.			Class 4.		
	s.	d.	s.	d.	£	s.	d.	£	s.	d.
Up to £25 inclusive	0	3	0	6	0	1	3	0	2	6
From £25 to £50	0	6	1	0	0	2	6	0	5	0
" 50 " 75	0	9	1	6	0	3	9	0	7	6
" 75 " 100	1	0	2	0	0	5	0	0	10	0
" 100 " 125	1	3	2	6	0	6	3	0	12	6
" 125 " 150	1	6	3	0	0	7	6	0	15	0
" 150 " 175	1	9	3	6	0	8	9	0	17	6
" 175 " 200	2	0	4	0	0	10	0	1	0	0
" 200 " 225	2	3	4	6	0	11	3	1	2	6
" 225 " 250	2	6	5	0	0	12	6	1	5	0
" 250 " 275	2	9	5	6	0	13	9	1	7	6
" 275 " 300	3	0	6	0	0	15	0	1	10	0
" 300 " 325	3	3	6	6	0	16	3	1	12	6
" 325 " 350	3	6	7	0	0	17	6	1	15	0
" 350 " 375	3	9	7	6	0	18	9	1	17	6
" 375 " 400	4	0	8	0	1	0	0	2	0	0
" 400 " 425	4	3	8	6	1	1	3	2	2	6
" 425 " 450	4	6	9	0	1	2	6	2	5	0
" 450 " 475	4	9	9	6	1	3	9	2	7	6
" 475 " 500	5	0	10	0	1	5	0	2	10	0
For each additional £25 or part thereof	0	3	0	6	0	1	3	0	2	6

¹ These charges have been increased and application should be made at the offices of the various companies (see p. 96).

There is no less charge than that for twenty-five pounds.

BY GOODS TRAIN.

Goods are elaborately classified in the "General Railway Classification of Goods by Merchandise Trains." Classes A-B are applicable to consignments of four tons and upwards; C, to consignments of two tons and upwards; classes 1-5 generally for smaller packages. In the publication named there is a scale of charges for small parcels not exceeding three cwts. by which accounts may be very readily checked. Two rates are quoted for every article. "Company's risk" (C.R.) rate, and the "Owner's risk" (O.R.) rate.

The railway company usually collects the goods, which must be accompanied by a Consignment Note giving all required particulars of the transaction; this is really the contract

between the sender of the goods and the railway company. On the back thereof are printed the general conditions under which the goods are accepted for transmission. The counterfoil to each, filled in with the chief particulars, is signed by the carman who receives the goods on behalf of the company.

Railway Rates for Goods. The various goods rates mentioned throughout this chapter are now subject to certain changes, as the whole question of rates and charges for the carriage of goods by railway companies is being fully investigated by a Rates Tribunal set up under the Railways Act, 1921, consisting of three permanent members appointed by the Crown on the joint recommendation of the Lord Chancellor, the President of the Board of Trade, and the Minister of Transport. One of the permanent members is a person of experience in railway affairs, one a person of experience in railway business, and one (the president) an experienced lawyer. In this Act provision is also made for the revision of classification of merchandise, and, with a view to efficient and economical working, an amalgamation and absorption scheme is to be formulated. The Rates Tribunal was furnished with a schedule of proposed charges by the railway companies, and, after careful consideration, will finally decide upon the standard charges and fix an appointed day for them to come into operation. The Act also authorizes the Rates Tribunal when fixing them, to prescribe at the same time a limit beyond which an increase in those charges shall not be lawful without reference to Parliament.

A trader is entitled to extract from the rate book of the company any rates he may require, section 14 of the Regulation of Railways Act, 1873, providing as follows :—

“ Every railway company and canal company shall keep at each of their stations and wharves a book or books showing every rate for the time being charged for that class of traffic, other than passengers and their luggage, from that station or wharf to any place to which they book, including any rates charged under any special contract, and stating the distance from that station or wharf of every station, wharf, siding, or place to which any such rate is charged.

“ Every such book shall during all reasonable hours be open to the inspection of any person without the payment of any fee.”

The maximum rates are grouped in six great sections, as follows :—

Section.	Description of Merchandise.
I.	Goods and Minerals.
II.	Animals.
III.	Carriages.
IV.	Dangerous Goods, and exceptionally bulky articles.
V.	Perishable merchandise by passenger train.
VI.	Small parcels by goods trains.

Section I, consisting of Goods and Minerals, is divided into eight classes, the first three of which are indicated by the letters A, B, C; the last five being numbered 1, 2, 3, 4, 5.

Class.	Example of Goods.	Minimum Weight.
A	Iron Ore	4 Tons
B	Granites in the rough state	" "
C	Dyewoods	2 "
1	Raw Cotton	3 Hundredweight
2	" Wool	" "
3	Woollen Goods	" "
4	Ribbons (partly of Silk)	" "
5	Silk Goods	" "

Addressing of Goods. The following regulations in regard to the addressing of goods have been adopted by the railway companies in Great Britain :—

1. Except as otherwise hereinafter provided, goods will only be accepted for conveyance when each article or package : (a) Is fully addressed, or (b) Bears a legible distinguishing mark together with the name of the destination Station, or (c) Bears only a legible distinguishing mark on a label (on the letter card principle, showing inside the names and addresses of both sender and consignee) which may be opened by the Railway Company if and when occasion requires.

2. Where there is more than one article or package of the same or

similar description for the same consignee, the following system of labelling will be permitted, *i.e.*—

Number of articles or packages
where the aggregate weight of the
consignment is less than 1 ton.

Up to 5 Each article or package to comply with the provisions of clause 1 above.

Above 5 up to 100. One article or package in every *ten* to comply with the provisions of clause 1 above (with a minimum of five articles or packages labelled), but each label must also show the total number of articles or packages in the consignment.

Over 100..... One article or package in every *twenty* (with a minimum of ten articles or packages labelled) to comply with the provisions of clause 1 above, but each label must also show the total number of articles or packages in the consignment.

3. Bars or rods and other similar traffic that cannot be labelled by adhesive or "tie-on" labels, must have the consignee's name and address, or the trader's mark and destination station painted, stencilled, or otherwise legibly and durably shown thereon.

4. Metal bars, and other similar articles, of dimensions not affording a suitable surface for painting or stencilling, should be bound by wire into bundles convenient for handling, and have wooden, metal, or other tallies affixed, addressed to comply with the provisions of clauses 1 and 2 above.

5. Hides, skins and pelts, or other traffics carried loose, must have labels, or wooden, metal, or other suitable tallies affixed, addressed to comply with the provisions of clauses 1 and 2 above.

6. Every label or tally must be securely fastened to the article or package.

7. In every case the full name and address of consignee must be shown on the consignment note together with a full description of the distinguishing marks shown on the articles or packages.

NOTES.—(1) EXEMPTIONS.—The following traffics will for the present be exempt from these regulations: (a) Returned empties, when branded with the owner's name and address. (b) Any general merchandise of the same or similar description carried in consignments of one ton or upwards to a single consignee. (c) Export and import goods conveyed direct from truck to ship, and *vice versa*.

(2) TRAFFIC TO OR FROM IRELAND.—The Irish Railway Companies require *every* article or package to or from stations in Ireland to be *fully* addressed.

(3) EXPLOSIVES AND OTHER DANGEROUS GOODS.—The foregoing regulations are not applicable to Explosives, Inflammable Liquids, and certain Dangerous Goods for which conditions as regards addressing are specifically provided in the General Railway Classification of Goods.

Parcel Company. The delivery of parcels has come to be quite an important business in large towns and cities. There are companies which deliver parcels to any part of such towns and cities for small sums, according to the size of the parcel

and the distance it has to be carried. These rates are lower than those of the railway companies, because the parcel delivery companies make large parcels of the small ones committed to their care, and forward these large parcels to their agents in the various towns throughout the country; large parcels are carried by rail at a cheaper rate than small ones. In conjunction with the railways such companies carry parcels all over the country. Some tradesmen deliver all their out-of-town parcels to one or other of these companies. The larger business houses deliver daily by their own carts and vans within certain distances, and to points further away on certain days.

In order to give some idea of the rates charged by the parcel delivery companies, some particulars extracted from the rate-book of one of the London companies are given.

Rates for Parcels in London and Suburbs. The rates are given below for London and the suburbs, under which term is included the county of London, as well as the following outlying places:—

Banstead,	Barking,	Barnes,
Beckenham,	Bexley,	Bickley,
Brentford,	Bromley,	Caterham,
Chiswick,	Croydon,	East Ham,
Finchley,	Hornsey,	Hounslow,
Ilford,	Kew,	Kingston,
Leyton,	Leytonstone,	Long Ditton,
Mitcham,	Plaistow,	Purley,
Richmond,	Sidcup,	Sutton,
Upton,	Walthamstow,	West Ham,
Willesden,	Wimbledon,	Woodford.

Not exceeding

7 lbs.	14 lbs.	28 lbs.	56 lbs.	84 lbs.	112 lbs.
10d.	1s. 2d.	1s. 6d.	2s.	2s. 2d.	2s. 6d.

Deliveries from London to the Chief Towns in the United Kingdom. The leading carriers undertake the delivery of parcels to the following towns at rates somewhat in advance of the London charges—

Aberdeen	Derby	Kidderminster	Sheffield
Alnwick	Devizes	Kilmarnock	Southport
Ayr	Devonport	Leamington	South Shields
Barrow	Dewsbury	Leeds	Stafford
Bath	Dorchester	Leek	Stirling
Batley	Dublin	Limerick	Stockport
Belfast	Dudley	Lincoln	Stockton
Birkenhead	Dundee	Liverpool	Stoke-on-Trent
Birmingham	Durham	Londonderry	Stonehouse, Devon
Blackburn	Edinburgh	Loughborough	Sunderland
Blackpool	Exeter	Ludlow	Swansea
Bolton	Falmouth	Macclesfield	Tenby
Bournemouth	Gainsboro'	Malton	Torquay
Bradford	Glasgow	Manchester	Truro
Bristol	Glastonbury	Middlesbrough	Wakefield
Burnley	Gloucester	Newcastle-on-Tyne	Walsall
Burton-on-Trent	Gt. Grimsby	Newport, I.W.	Warrington
Bury, Lancashire	Guernsey	Newport, Mon.	Wellington, Salop
Cardiff	Halifax	North Shields	West Bromwich
Carlisle	Hanley	Nottingham	West Hartlepool
Cheltenham	Harrogate	Oldham	Weston-s-Mare
Chester	Hartlepool	Perth	Whitchurch, Salop
Chesterfield	Haverfordwest	Plymouth	Whitehaven
Clifton	Hawick	Preston	Wolverhampton
Cork	Hereford	Redruth	Workington
Coventry	Huddersfield	Rotherham	Wrexham
Cowes	Hull	Salford	York
Darlington	Jersey		

WATERWAY.

Rivers and Canals. Water carriage is generally cheaper than land carriage. Continental countries, much more than Great Britain, keenly appreciate this and attach increasing importance to the utilisation of inland waterways. Canal traffic is not, of course, so expeditious or punctual as railway traffic, and in winter ice is sometimes a serious disadvantage; but, excepting with some of the smaller canals, where the rates differ little from the railway rates, the advantages of transport by waterway are:—loading and unloading at favourable places *en route*; less risk of loss and damage; practically unlimited capacity for traffic; and cheaper rates.

The chief kinds of goods conveyed by canals are given below ; they vary, of course, according to the district :—Cheese, chemicals, clay (Cornish), coal, cotton (raw), earthenware, grain, groceries, hardware, manures, minerals, pottery, sugar, timber.

Goods of great bulk or weight, but of small comparative value, enter London by water ; while those articles which are valuable, or come in small quantities, are carried by rail ; and, where speed is a necessity, the railway is always chosen.

The Canal Traffic Act of 1888, established the Railway and Canal Commission to fix through rates. Under their authority, a uniform classification of merchandise, similar to that adopted for railways, has been made ; and uniform maximum tolls and rates have been fixed.

Table of Canal Rates. The following table shows the general scale of maximum tolls, rates and wharfage charges for traffic in classes A and B of the classification, which include a very large proportion of the traffic carried on canals. The "rate" includes carriage, the "toll" does not.

	First 10 miles.	Second 10 miles.	Third 10 miles.	Rest of Journey.	Wharfage Charge.
Tolls per ton per mile both classes	0·5d.	0·45d.	0·25d.	0·15d.	1·5d.
Rates per ton per mile Class A	0·9d.	0·8d.	0·7d.	0·6d.	3d.
„ B	1·15d.	1d.	0·9d.	0·75d.	3d.

Application should be made when necessary for the latest rates charged for this traffic.

LOCAL CARRIER.

Local carriers, as well as railway companies and canal companies, are "common carriers" *i.e.*, those whose business it is to transport goods between certain places. A common carrier must not carry letters. He is bound to carry goods of the kind usually carried by him within his customary area, for anybody who is willing to pay the usual charges, which

Delivery Book

No. 59	Jan. 29, 19	No. 59	Jan. 29, 19
Messrs Bell & Co. Ltd.	Messrs Bell & Co. Ltd.		
Received from	Please receive from		
Boulton and Watts,	Boulton and Watts,		
in good order and condition, the	in good order and condition, the		
undermentioned goods:—	undermentioned goods:—		
3 Sowing Machines.	3 Sowing Machines.		
3 Knife Cleaning do.	3 Knife Cleaning do.		
3 Biscuit Boxes.	3 Biscuit Boxes.		
200 ft. Garden Hose.	200 ft. Garden Hose.		

are generally much smaller than those of the railway companies. Names of local carriers can usually be found in local railway guides and directories.

TRAMWAY.

Authorities owning tramways usually offer facilities whereby parcels may be handed to conductors of central going cars, or to offices, for delivery in the neighbourhood of a tramway circulation. A receipt-ticket is given for each parcel.

MESSENGER.

A firm's own vanman or messenger sometimes delivers parcels. In such cases, and usually where Consignment Notes are not used, the particulars of goods delivered are entered into a *Delivery Book*. This may consist of leaves in two parts divided by a perforation ; the smaller part being the counterfoil which is signed by the receiver and handed back to the deliverer, and the larger the Delivery Note which is handed with the goods to the receiver. Carbon copies are sometimes used instead of counterfoils. If the goods are not in order or are unexamined, a note to that effect should be put with the signature, that is a "qualified" and not a "clear" signature is given ; e.g., unexamined, broken open, etc.

A specimen entry in a *Delivery Book* will be found on page 103.

EXERCISES.

1. How may goods be conveyed from one town to another ?
2. Explain *Delivery Book*, *Delivery Note*.
3. What are the advantages and disadvantages of sending goods by Canal ?

CHAPTER XIII.

COMMERCIAL FORMS AND DOCUMENTS.

It cannot be too strongly impressed upon the student that any published list of forms, even if in all cases these are facsimiles of actual documents in use by some firms, can be merely typical. Naturally, opinions differ as to which is the best form; and what in detail is specially suitable for one firm may not be so for another. The student should see that he thoroughly understands the purpose of the forms, and cultivate a sense of appreciation of the necessity of adaptability to requirements.

The forms are arranged in their natural order as relating to a business transaction—Call Book, Price List, Order Note, Letter Register, Consignment Note, Advice Note, Invoice, Debit and Credit Notes, Statement, Cheque or Bill of Exchange, Receipt, Paying-in Slip.

There are many ways of buying and selling. In the trade we are about to take for illustration, orders are generally given either through the instrumentality of a traveller, who calls upon the prospective customer, or by direct application of buyers to the sellers. Let us assume, however, that Mr. A. Black calls upon the Kleen Soap Company, Limited, Port Starlight, Lancashire, to make enquiries about soaps.

It is desirable to have a record of his visit. This is made by a junior clerk in the *Call Book* somewhat as follows:—

CALL BOOK.

Date.	Hour of Call.	Name.	Address or Occupation.	Seen by.	On what business.
19.. Jan. 2	10.30	A. Black	164, Rusholme Rd., Manchester	E.M.	Opening %.

Mr. Black on this occasion makes his enquiries and takes away some samples and a *Price List*. A Price List is a document published by a manufacturer, merchant, or dealer,

containing particulars of, and the prices at which he is prepared to sell, his goods. These lists are generally printed, and some contain hundreds of pages, or they may consist merely of a sheet of letter paper each. Here is an extract from an actual price list which we assume the Kleen Soap Company hand to Mr. Black:—

PRICE LIST.

KLEEN SOAP COMPANY, LIMITED,

PORT STARLIGHT,
LANCASHIRE.

1st January, 19..

TOILET SOAPS.

Carriage paid on £2 Lots.

Terms: 1 month, less 2½ per cent. discount; 5 per cent. on £5 and upwards.

No.		Per Gross Tablets.	
		s.	d.
47a	Small Shells, Red and White	9	0
	Packed in wooden boxes containing 6 doz. tablets.		
34	Brown Windsor, small oblong	14	6
	Packed in wooden boxes containing 4 doz. tablets, and also packed in card boxes containing 1 doz. tablets.		
35b	Baby Faces, Red and White	16	6
69c	Flora, " "	16	6
77	Hearts, 6 colours	16	6
	Packed in wooden boxes containing 3 doz. tablets.		
32	Windsor Oblongs, 6 colours	18	0
46b	Buttermilk Balls	18	0
51	Round Otto of Roses	18	0
58	King and Queen, Red and White	18	0
65	Oatmeal	18	0
70	Glycerine and Cucumber (extra strong perfume)	18	0
	Packed in wooden boxes containing 3 doz. tablets, or in card boxes containing 1 doz. tablets.		

HOUSEHOLD SOAPS.

Mark.		Per cwt.	
		s.	d.
LW	White Windsor Registered sq. lbs. 28 lb. boxes ..	32	0
D	Pearl Windsor sq. lbs. 28 lb. boxes ..	31	0
ST	Carbolic Soap, Double ½ lbs. 1 cwt. boxes ..	28	0

Terms, 1 Month, less 2½ % discount.

Interest for Cash—Penny in Pound.

An extra 2½ % discount on 5 cwt.

Carriage paid on 2 cwt. lots and upwards.

Mr. Black carefully considers his requirements, together with the qualities of the goods and the terms offered him, and on the 5th of January despatches an *Order Note*. This form is simply an order for goods; all necessary particulars should be included and the form should be signed. It is advisable to keep records of all goods ordered, therefore the one ordering usually makes out his form in duplicate by means of a carbon sheet, retaining the second copy in his order book. Some commercial travellers take their orders in triplicate; one is sent to headquarters for execution, another to the firm ordering, by way of confirmation, and the third is kept by the traveller. If carbon facsimiles are not taken, an abbreviated note of the particulars is obtained, usually on a counterfoil of the order book.

ORDER NOTE.

Telegrams : Blackamoor, Manchester.
Telephone 394.

164, RUSHOLME ROAD,
MANCHESTER.
5th January, 19..

No. 134 (Please quote this No. on invoice).

To *The Kleen Soap Co., Ltd.*,
Port Starlight, Lancashire.

Please supply the following goods as soon as possible, and oblige,

Yours truly,

p.p. A. Black,
L. J.

Marks.			
No. 32	6 gross	Windsor Oblongs	@ 18/-
" 58	4 gross	King and Queen	@ 18/-
" 35b	5 gross	Baby Faces	@ 16/6
" 34	10 gross	Brown Windsor	@ 14/6
" LW	10 cwts.	White Windsor	@ 32/-
ST	6 cwts.	Carbolic Soap	@ 28/-

Carriage paid, per L. M. & S. Railway.

On receipt of the order, the Soap Company might acknowledge it and have brief particulars put into the *Letter Register*, a book for recording particulars of letters and telegrams received. It has columns for the consecutive number, date

received, name and address, date, notes of contents, and how the letter has been disposed of, and perhaps columns also for remarks and folio of replies, etc. In our example (see page 20) the contents column would say "Enclosing Order" and the next column "Handed to O.C."—Order Clerk.

Full particulars would then be entered into the Inwards Order Book, the order or a copy would be sent to the warehouse and the goods would be got together or manufactured, as the case may be. In our illustration we shall assume that the company have satisfied themselves as to the stability of Mr. Black, and that the goods are ready for despatch on the 8th.

A CONSIGNMENT NOTE similar to that on p. 99 will be made out by the consignors and handed to the Railway Co. who will then forward the goods.

The Soap Company *may* send an ADVICE NOTE or LETTER OF ADVICE, which in this case is merely a letter informing Mr. Black that the goods have been despatched and the invoice is enclosed. Many firms let the invoice act as an advice.

An INVOICE is a form giving particulars of goods sold; it is sent by a seller to a buyer. Invoices are necessary with credit purchases and advantageous even with cash purchases. The particulars of these forms vary, but the chief are, quantities and description of the goods, prices, extensions and totals. Other particulars are the telephone number, telegraphic address, cable code, terms, packing charges, particulars respecting carriage, and marks. (See next page.)

Buyers should check their invoices with the copies of the orders and also with the goods. A rubber stamp is used for showing that checking has been attended to, thus:—

Quantities	
Quality and prices	
Extensions and totals	
Entered by	

Those responsible initial the blanks and the one filling the last sees that the others are filled in before the particulars are entered in the account books.

INVOICE.

Telegraphic address : Suds, Port Starlight.

Telephone 174.

Code : A.B.C. 5th ed.

PORT STARLIGHT,

LANCASHIRE.

8th January, 19..

Mr. A. Black,

164, Rusholme Road, Manchester.

Bought of THE KLEEN SOAP COMPANY, LIMITED,

Manufacturers of Toilet and Household Soaps, etc.

Order Number 134.

Number.		£	s.	d.
32	6 gross Windsor Oblongs, 18/- .	5	8	0
58	4 gross King and Queen, 18/- .	3	12	0
35b	5 gross Baby Faces, 16/6 .	4	2	6
34	10 gross Brown Windsor, 14/6 .	7	5	0
LW	10 cwts. White Windsor, 31/- .	15	10	0
ST	6 cwts. Carbolic Soap, 28/- .	8	8	0
		44	5	6
Carriage	paid, per L. M. & S. Railway.			
E. &	O.E.			

Invoices are preserved on files or in large scrap books called Guard Books, and the summarised particulars in the former case are entered into the Purchases Book, or, in the latter, in the Guard Book.

Pro forma invoices are merely formal invoices made out :—

- By a consignor to a consignee to inform him of the prices and charges, and to the Customs authorities declaring the amount of consignments for abroad.
- By a manufacturer to a merchant who is considering selling certain goods—in these cases they are really quotations.
- By a manufacturer or merchant for small sales, or to unknown or unsatisfactory buyers so that the amount payable may be received before the despatch of the goods.

On the 10th of January it was found that the White Windsor soap had been undercharged 1/- per hundredweight

To pass a documentary record of this through the accounts the Soap Company could either send a corrected invoice or a *Debit Note* for the amount. The latter course is followed here. The form is similar to the invoice but, of course, it is called "Debit Note" instead of "Invoice," and instead of the words "Bought of" appear the words "Dr. to." The particulars would be

To undercharge :—

LW 10 cwts. of White Windsor @ 1/- 10/-

A Debit Note is a statement sent by a seller to a buyer charging or debiting the latter with undercharges and under-castings. On the other hand, a Credit Note is a statement sent by a seller to a buyer crediting the latter with overcharges, empties, returns, and allowances. The chief object of both forms is to rectify errors and remedy omissions. Note that the *seller* sends both forms. Credit Notes are often printed in red ; if not they are usually filled in with red ink. The form is similar to an invoice but instead of "Bought of" are the words "Credited by." Suppose that on a subsequent transaction it is necessary to give credit to A. Black, on 25th January, through the wrong quality of goods having been sent in error. The particulars would read :—

By allowance :—

	£	s.	d.
4 gross Small Shells @ 9/-			
Invoiced as Shells @ 18/- — 4 @ 9/-	1 16 0

Credit trade is usually carried on on the basis of monthly payments. At the month end, which may be any fixed day, STATEMENTS are made out showing the dates, the amounts of the various transactions, and the total due. These are to remind the customers of the pay day, and to verify the account between the parties. The particulars are extracted from the Sales Ledger, and on receipt the customer compares the statements with his Bought Ledger. Sometimes statements bear inscriptions similar to the following :—

This account, which is
strictly net, is pay-
able on or before the
15th of the month.

It may be necessary to send further statements with a much stronger inscription.

Here is the statement which the Kleen Soap Company sent to Mr. Black on the 1st February. We have assumed that on account of his first transaction Mr. Black paid £25 on 15th January.

STATEMENT.

Telegraphic address: Suds, Port Starlight.

Telephone 174.

Code: A.B.C. 5th ed.

PORT STARLIGHT,

LANCASHIRE.

1st February, 19..

Mr. A. Black,

164, Rusholme Rd., Manchester.

Dr. to THE KLEEN SOAP COMPANY, LIMITED,

Manufacturers of Toilet and Household Soaps, etc.

						£	s.	d.	£	s.	d.
January	8.	To Goods	..	..	..	44	5	6			
"	10.	" U/c	..	..	..		10	0			
"	20.	" Goods	..	..	..	24	8	6	69	4	0
"	15.	By Cash	..	..	..	25	0	0			
"	25.	" Allowance	..	..	..	1	16	0	26	16	0
									42	8	0

Mr. Black, through his clerks, checks the statement, deducts the discount at 5 per cent., and makes out a cheque for the balance owing.

Discount is commonly worked out on even pounds, amounts above 10s. being counted as £1, and those under 10s. as nothing. In our illustration discount is taken on the £25 paid on account; the amount is therefore £3 7s.

Trade discount is an allowance off the invoice price of goods; cash discount an allowance for early or prompt payment of accounts. As 5 per cent. is one per twenty, that is 1s. in the pound, it is very easy to calculate. For elaborate calculations tables are used, but the student is recommended to remember 5 per cent. = 1s. in the pound, $2\frac{1}{2}$ per cent. = 6d., $3\frac{1}{2}$ per cent. = 9d., etc., and often to base his calculations on these. For

instance, 4 per cent. is 5 per cent. less $\frac{1}{8}$; $4\frac{1}{8}$ per cent. = 5 per cent. less $\frac{1}{8}$; 3 per cent. is $2\frac{1}{2}$ per cent. + $\frac{1}{8}$.

ORDER CHEQUE.

No. D73207.

MANCHESTER, 14th Feb., 19..

2d.
Stamp.

THE LANCASHIRE AND YORKSHIRE BANK,
LIMITED, MANCHESTER.

Pay THE KLEEN SOAP COMPANY, LTD.

or order

Thirty-nine Pounds One Shilling

£39 1s. 0d.

A. BLACK.

A cheque is an order on a banker to pay on demand a certain sum of money to a person named or to bearer.

The example is a copy of the cheque which Mr. Black sends to the Soap Company in payment of his account.

Most payments are made by cheque. Many are made by Bill of Exchange. A Bill of Exchange is "An order to a stated person, at a stated address, to pay a stated amount, at a stated date, to a stated person, or to a stated nominee." It is commonly spoken of as a draft. A creditor receiving a Bill of Exchange has a legal acknowledgment of the debt, which he may sell or discount at the bank, or he may, in payment of one of his own debts, endorse the Bill to one of his creditors.

Had Black, by arrangement, paid his account by Bill of Exchange he would have forfeited the discount. The form of the Bill would have been as follows:—

Bill £42 8s. 0d.

Due 17th May, 19..

Stamp
6d.PORT STARLIGHT,
LANCASHIRE.

14th Feb., 19..

Three months after date pay to our order Forty-two Pounds Eight Shillings, value received.

per pro. The Kleen Soap Co., Ltd.,
J. WHITE,

To Mr. A. Black,
Rusholme Road,
Manchester.

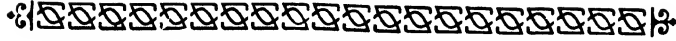
By writing across the bill "Accepted" and his signature, Black accepts liability on the draft upon him from the Soap Company. If he issues a document promising to pay, it is called a Promissory Note. With certain exceptions, both forms are stamped according to their value.

On receiving the cheque the company send a *Receipt* as on next page, that is an acknowledgment that payment has been made; and as receipts for £2 or more must bear a 2d. stamp, this is shown in the example.

The Soap Company would proceed to pay this cheque along with cash, notes, and other cheques received by them, into the bank. The form which gives the details and the amount of such payments to the bank is called a *Paying-in Slip* or *Credit Slip*. (See p. 115.)

Petty Cash Book. Household Expenses Book. These are cash books used for a special purpose. In both, cash received is put on the extreme left (called Debit) side of the particulars column, and cash paid is entered on the right (called Credit) side of the particulars column. If no detail columns are used for the payments it is necessary to dissect the items periodically, that is, arrange the amounts under the different heads to show the expenses separately. The method shown is much the better one, especially for large businesses. The number of columns may be more or less and the columns may be headed according to requirements.

The Petty Cash Book is used for the entry of small items of expenditure (occasionally of receipt) chiefly to save the inclusion of trifling items in the chief cash book, but often to save the time of the cashier by entrusting the work involved to a junior or petty cashier. There are two methods of dealing with petty cash. In one the cashier advances to the junior a round sum, say £10, and the junior disburses this as required until nearly all is spent, when he gets another similar sum. The other, and far better, method is called the Imprest—that is loan—system. A round sum is given as an ample amount for a period, at the end of which the junior submits his book to the cashier and obtains cash, or a cheque to be cashed, for the exact amount expended: thus he starts all his periods with the same amount. The cashier can arrange a generally convenient time for checking, when he reviews periods of the same length and compares items much more



RECEIPT.

PORT STARLIGHT,
LANCASHIRE.

No. 88

15th Feb., 19

Number 88.

15th February, 19..

Settlement of January Account.

Account £42 8 0
Discount 3 7 0

Cq. £39 1 0

RECEIVED of *Mr. A. Black*

the Sum of *Thirty-nine* Pounds

One Shilling and Pence

Cq. in settlement of Jan. A/c.

A/c £42 8 0
Dis. 3 7 0

With thanks,

P.P. The Kleen Soap Co., Ltd.,

J. WHITE,
Sec.

£39 1 0

Specification of Money.

Bank of England Notes ..	10	0	0
Treasury Notes £1 ..	16	0	0
" " 10s. ..	3	10	0
Sovereigns ..	—	—	—
Half-Sovereigns ..	—	15	6
Silver and Copper ..	—	—	—
Cheques on Lancaster Bank, Port Starlight ..	—	—	—
Cheques on Port Starlight ..	12	2	4
Cash Total	42	7	10
London and Country Cheques as per back ..	236	4	8
Bills as per back ..	58	13	4
Received by J. H. ..	337	5	10

PAYMENT TO CREDIT OF ACCOUNT.

PORT STARLIGHT 15th Feb. 19..

THE LANCASTER BANKING COMPANY, LIMITED.

Place the sum of *Three hundred and thirty-seven Pounds, five shillings and ten pence.*

to the credit of *The Kleen Soap Co., Ltd.*

By J. WHITE.

Sec.

PETTY CASH BOOK.

Week ended Sept. 9th, 19..

Cash Received.	Date.	Particulars.	Re- ceipt No.	Amount.	Sundries.	Postages.	Telegraph and Telephone.	Stationery.	Travelling and Carriage.	Sundry Goods.
10 0 0	19.. 4 Sept.	To Balance	b/l.	5 2						
	" 5	By Rail Fare (Master)		2 0		2 0			5 2	
	" 5	" Stamps		2 2				2 6		
	" 6	" Tickets—price ..		5 0					8	
	" 6	" Car Fares—M. T...		5 0	5 0					
	" 7	" Packing Tuning ..	14	1 0				1 0		
	" 7	" Red Ink		3 11						
	" 8	" Telegrams		2 6			3 11			
	" 8	" Post Cards		3 8		2 6				
	" 8	" Gratuities		4 10					4 10	
	" 9	" Rail Fare (L'pool)		5 6						
	" 9	" Teas		1 8						
	" 9	" Cab Fare—J. P.	15	3 6						
	" 9	" Carriage	16	1 2					3 6	1 2 6
	" 9	" Brushes		6						
				5 2	15 10	2 2	3 11	3 6	11 2	1 2 6
		By Balance	62 c/d	4 17 7						
10 0 0				10 0 0						
4 17 7	Sept. 11	To Balance								
5 2 5	"	" Cash								

easily. The junior should balance roughly each day, and properly at the end of each period; and, as far as possible, he should obtain vouchers for the payments.

The Household Expenses Book is a similar book to the foregoing for the entry of items of domestic expenditure. The details columns might be:—Food, clothes, coal and light, rent and rates, wages and laundry, schooling and books, charity, holidays and amusements, insurance, sundries, savings.

EXERCISES.

1. Write a letter to Jones & Sons, of Manchester, enclosing a Price List. Call attention to the good quality of the articles mentioned in the List, and solicit a trial order.
2. Write a letter from T. Brown & Co., Ltd., The Walk, Kingsland, to Buxton & Phillips, Ltd., 14, Uxbridge Street, Derby, ordering the following goods: 15 reams foolscap @ 6/6 per ream; 25 reams Note Paper @ 5/ per ream; 10,000 Envelopes @ 3/9 per thousand; 10 gross Penholders @ 5/6 per gross; to be forwarded by Midland Railway.
3. Make out an Invoice for the following goods sold on January 1st by Johnson & Sons, 15, King Street, Nottingham, to Charles Oldham, Leicester:—
199 yards Serge @ 2/-; 267 yards Cloth @ 1/10.
4. Give an example of a Credit Note and state its use.
5. What are Debit Notes and for what are they used?
6. What is a Statement? Make out one with 5 entries.
7. Give short rules for calculating discounts.
8. Give a definition of a cheque.
9. What is (a) a Bearer Cheque; (b) an Order Cheque?
10. What are Bills of Exchange? Explain their use.
11. Make out a form of receipt from the following particulars: Receiver—J. Jones, Doncaster. Sender—A. Brown, Leeds. Amount—£19 10s. 6d., in settlement of June $\frac{1}{4}\%$.
12. Make out an example of a Bank Paying-in Slip.
13. State clearly what you understand by the Imprest system of keeping petty cash.
14. Show how you would enter up the following items in a Petty Cash Book:—19... Jan. 1st, carriage parcel to Newcastle, 1s. 3d.; postage stamps, 15s.; gum, 1s. 3d. Jan. 3rd, teas 3s. 6d.; pencils 2s. 4d.; wax 9d. Jan. 5th, string, 2s. 6d.; note-books, 4s.; telegram 1s. The balance in hand on the morning of Jan. 1st was £2; show the balance at the end of the week.

CHAPTER XIV.

LETTERS AND LETTER WRITING.

LETTERS are a substitute for conversation. When this is borne in mind, one who can converse properly can scarcely fail to write appropriately; for a letter may be familiar or distant, jocular or dignified, according to the relations between the writer and the person addressed.

KINDS OF LETTERS.

Letters may be classified as follows:—(1) private; (2) public; (3) official; and (4) commercial.

Private Letters should be simple and natural. It is the little things, the incidents of everyday life and the home chat which make such letters interesting.

Public Letters embrace communications to newspapers regarding public affairs. Frequently a writer publishes a letter, addressed to some prominent person, criticising his opinions or actions, or putting to him a number of formal questions, with the purpose of receiving a published reply. This is usually called an *open letter*.

Official Letters are those which are sent by public bodies, such as Government Departments, County Councils, etc.; their chief feature of style is formality.

Commercial Letters include all correspondence relating to business matters, and these chiefly will be considered here. They should be accurate, brief, and clear. Conciseness is their chief element of style. They should also be courteous.

Letters of Courtesy of all classes include invitations, acceptances, acknowledgments, letters of congratulation, of condolence, of introduction, and of recommendation.

Arrangement of a Letter. One has a perfect right to make his own style of letter writing; and, as a rule, the more characteristic it is of himself the better; but custom has established certain forms and usages for business and social correspondence which it is generally convenient to follow.

The *parts of a letter* are:—

- | | |
|--------------------|-----------------------------|
| 1. The heading, | 4. The body, |
| 2. The address, | 5. The complimentary close, |
| 3. The salutation, | 6. The signature. |

The address of the addressee is sometimes put on the left at the foot. This gives a better balance to the letter. The two addresses balance one another, as do the Salutation and Complimentary Close. If necessary, when put at the foot of a letter, the address of the addressee may be shortened.

A good form for a short business letter will be found below. The outside address in this example takes the more common position.

23, KING ST.,
LIVERPOOL.
3rd Sept., 19..

Messrs. T. Salt & Co.,
Deansgate,
Birmingham.

Dear Sirs,

Referring to your favour of the 29th Aug., and confirming our conversation by telephone to-day, we beg to say the Rollers for your esteemed order No. F. 5382 will be despatched in four to five weeks from date.

Assuring you of our best attention,

We are, Dear Sirs,

Yours faithfully,

WM. SMITH & Co.

(I) HEADING, OR INSIDE ADDRESS.

It is wise to put one's full address upon every letter, for a correspondent does not want to waste time in finding the address to which to reply. Therefore the heading should be complete. Of course, it will often be printed or embossed on two or three lines with or without a space lined or dotted for the date to be filled in. The name of the street, or whatever supplementary address is necessary, should be just above the name of the post town, the latter being indented, that is,

commencing a little to the right; then the date either on the same line or further indented on the next line and arranged in logical order—day, month, year, *e.g.*, 22nd Jan., 19—. No full-stop follows “nd, th, st,” each of which with the figure practically makes the complete word. The names of most of the months may be abbreviated thus: “Jan., Apl., Sept.”; the date should not be expressed thus—3-5-23, as after the lapse of time doubt is sometimes entertained as to which figure represents the day and which the month, and often a little calculation, otherwise unnecessary, is involved.

Names of towns should be perfectly clear; as has been shown letters sent to the United States may easily get astray. But there is the same need for distinguishing certain towns in the United Kingdom; *e.g.*,

There are four Newcastles:—

- (1) Newcastle, Shropshire, a village;
- (2) Newcastle Emlyn, in Carmarthenshire;
- (3) Newcastle-on-Tyne, in Northumberland; and
- (4) Newcastle-under-Lyme, in Staffordshire.

So with Bury, Boston, and other places.

There are three forms for the commencement or heading of a letter—(i) the *Official*, (ii) the *Commercial*, and (iii) the *Private*.

(i) **The Official Heading** usually contains a *Letter Reference Number* to facilitate reference to a file or a letter book on or in which the copy of the letter may be found, *e.g.*, a letter copied on page 249 of the letter book with initial title H, would be numbered $\frac{H}{249}$; one on page 249 of letter book

numbered xx would be numbered $\frac{xx}{249}$. Letters to certain correspondents are often numbered consecutively, and wisely so, because the receiver of the series can easily find out by the omission of a number when a letter has not reached him. Official letters may be on quarto letter paper or, as with those from Government Departments, on foolscap. Frequently requests are made that replies should also be written on paper of the same size.

(ii) **The Commercial Heading.** It is usual to print the names as well as the addresses of mercantile firms, banks, and companies on their letter paper with more or less of advertising and descriptive matter and perhaps elaborate illustrations. Each one consults its own taste. Some firms even omit the detailed address, merely writing the name of the town, especially when the town is a small one. An example of a usual form of a business heading is given on page 122.

(iii) **The Private Heading.** The form for private correspondence is indicated in the letter on page 119. As previously noted, the address of the addressee may be placed at the foot.

(II) ADDRESS OF ADDRESSEE, OR OUTSIDE ADDRESS.

The correct form of address when writing to a firm is *Messrs.*, an abbreviation of the French *Messieurs*, sirs, or gentlemen ; as

Messrs. Bryant, Bolt & Co.

The proper form of address when writing to a private gentleman is *Esq.*, an abbreviation of *Esquire*, as

Frederick Middleton, Esq.

If Junior, then *Jun.* or *Junr.* is put *before* *Esq.*, and initials representing degrees, etc., are put after, as

Henry Maden, Junr., Esq., J.P.

The usual form of address when writing a business letter to an employé or a tradesman is *Mr.*, which is formed of the initial and final letters of the Old English *maister* or its later forms *master* and *mister* ; as

Mr. John Miller.

Do not use *Rev.*, the abbreviation of *Reverend*, with the surname only, as *The Rev. Smith* or *The Rev. Miller*, but write *The Rev. J. H. Smith* or *The Rev. John Miller*. When you do not know the Christian name it is quite correct to write *The Rev. Mr. Smith* or *The Rev. — Miller*.

A company, impersonal in its name, would not be addressed *Messrs.* if an official were not addressed, but as here :—*The Frigid Meat Company, Ltd.*

Many examples of addresses will be found in Chapter VII.

Telegrams.
PITMAN, PUBLISHER, BATH.

Sir Isaac Pitman & Sons, Ltd.,
Publishers, Bath.

30th Jan^y 19—

Mess^{rs} Dixon, Jones & Co.,
Vale Mill,

Darwen, Lancs.

Dear Sirs,

Referring to our order of the 11th inst, we

Those with the preceding notes should be carefully studied. It should be observed that it is very common to use only two lines for the name and address on the letter itself, as

Mr. James Broderick,
25, Kirkgate, Wakefield.

A comma follows each part but the last.

(III) SALUTATION.

Correct and usual forms of salutation at the commencement of a letter to an individual are

Sir or *Dear Sir*; *Madam*, or *Dear Madam*,

the latter form of each being the less formal.

The proper form of salutation to a firm or company, unless an official is addressed, is

Gentlemen, or *Dear Sirs*;

but do not write "Dear Gentlemen," nor the vulgar contraction "Gents." To ladies write "Dear Mesdames."

Sometimes we see letters in which the *salutation* is carried so far over to the right that scarcely any room is left for the first line of the body of the letter. This is a very awkward form either for manuscript or typewritten letters. The salutation should be placed to the left of the paper so that it commences in line with the left margin. With the exception of paragraph beginnings and matter specially indented, the salutation and the lines of the body of the letter should all commence at an even distance from the edge of the paper.

A gentleman writing to a lady, whether married or single, should address her as "Madam" or "Dear Madam." The word "Mademoiselle" has not become naturalised in the English language. If he is well acquainted with her and she is married, he might write "Dear Mrs. Brown"; if unmarried, "Dear Miss Brown." "My" may be used as the first word of the salutation, but this is generally kept for addressing members of the same sex, and, in particular, in cases where the person addressed is younger in years or experience, or is a warm friend. In the same way, writing to another gentleman, he should address him as "Dear Mr. Smith." "My dear

Smith," "My dear Mr. Smith," or "My dear Charles," the last being also a suitable form for addressing a boy. Notice that when written in this way, the word "dear" does not begin with a capital letter.

When the name of the addressee is included in the salutation it is not usual to put it also with his address.

The salutation in letters addressed to public officers should be quite formal if the letters relate to public affairs; and, in such letters, the address is generally put at the close.

(IV) THE BODY.

This is the most important part of the letter as it contains the message. To this part do the words Accurate, Brief, Clear, and Courteous especially apply. To get a good command of these qualities of style needs much study, a very thorough knowledge of words, and much practice. The junior will probably need first to think, then to note, afterwards to arrange, and finally to write. After much practice the second and third, as well as the first, will be mental processes only.

Accuracy is attained by the cultivation of the habit of careful reading over and careful checking, especially of figures, dates, and prices, and also by the precise use of words. Special care is needed at the beginning of years and months to put the correct dates. Prices should generally be written in words as well as figures and they should apply to correct quantities, not 1,000 when 100 is meant, or a gross instead of a score or dozen. Neatness contributes to accuracy and to clearness. There is no excuse for a carelessly written letter; crowded work spoils neatness and tends to inaccuracy; it should therefore be avoided.

Clearness. In cases of obscurity or ambiguity, correspondents are entitled to understand our words in the way most favourable to themselves: a lawsuit is a costly way of finding out which is the most reasonable construction which may be put upon words. Clearness is attained when sender and receiver naturally get the same meaning from the words. Suppose it is Monday: what do you mean by *next* Thursday? Some mean the first Thursday; some, Thursday of next week. Say Thursday, 28th December, 19..., then the phrase is clear. Appointments should be perfectly clear. Terms used instead of months are common sources of obscurity, and though

the student must understand their use, he is recommended to use them sparingly. *Ult.* means *ultimo*, last month ; *inst.*, instant, this month ; and *prox.*, *proximo*, next month. Writing on 13th October one could refer to 26th September as 26th *ult.*, to the 15th October as the 15th instant, and to the 8th November as the 8th *prox.* It is easy to use the wrong one and all require interpretation, therefore put the names of the months.

The body of the letter should begin on the next line to the salutation, indented from the margin about one inch on quarto paper and half an inch on letter paper, and about the same space should be left at the left-hand side of the page. All margins should be perfectly even.

The various points or topics treated in a business letter should be taken up in the order of their importance ; and a reply to a letter in which the matters referred to are numbered or designated in some way, should take up the points in similar order.

Some letters call attention to so many particulars that systematic numbering is necessary to render future reference easy ; and it does not detract from their businesslike appearance ; but, in the majority of letters, a sufficient distinction of topics can be secured by dividing each into paragraphs. An important hint for clearness is to head each paragraph with the subject, either in the middle or in the margin. In some cases, especially with lawyers and public offices, separate matters require separate letters.

Paragraphing is valuable owing to the ease with which the subjects treated can be clearly understood and readily referred to. After completing what is to be said on a particular topic, instead of beginning the next thought directly after it on the same line, let the commencement be on the next line below, indented to the same degree as the commencement of the first paragraph. Of course, paragraphing should not be overdone.

The correct use of simple language and grammatical sentences, the avoidance of long sentences, ornamental phrases and those having two meanings, and correct punctuation contribute to clearness, though the better the style the less does it depend on punctuation.

Brevity. The words selected for business letters should be

terse and vigorous, such as express the exact meaning in as brief a form as is consistent with clearness and courtesy. A good knowledge of words, besides being a splendid aid to clearness is also an aid to brevity, because one who has a good vocabulary will know how far the meaning of a word goes and can more easily choose the right word, *e.g.*, the words in italics here are unnecessary—"return *back*"; "*entire monopoly*"; "*decline to accept.*" Excellent practice for attaining brevity is afforded by *summarising*, in which the aim is to seize the *ideas* and to express them briefly. In letters, of course, telegraphic brevity is not to be aimed at.

Courtesy. The words used in business letters should be courteous and should maintain the degree of respect due to the person addressed. A careless or thoughtless use of one word may render a statement very abrupt if not actually offensive. Unpleasant things may be done courteously; and they are more likely to be done so after thought—"Sleep on it" is a good motto. A strong case is weakened by discourteous language and a weak case is not strengthened by it. Undue brevity may be in very bad taste.

(V) COMPLIMENTARY CLOSE.

The complimentary close or subscription follows the body of the letter and immediately precedes the signature. The closing words should not be more familiar than the salutation; and, like the words of address, they depend upon the degree of intimacy between the two persons in communication. In business correspondence the most common are "Yours truly" and "Yours faithfully"; others are "Yours respectfully," "Yours obediently," "Your obedient servant," "Yours very truly," "Very truly yours," "Yours cordially," "Yours sincerely." They are conventional or formal terms and often mean little, not even as much as "Good day" to a passer-by; a man may write a letter abusing another shamefully and then sign himself "*Yours very truly.*" Letters of friendship, of course, admit of less formal terms. The first word of the complimentary close should begin with a capital letter, and it should be indented about half-way across the page, a less distance if the words "I am" are included. The words "I remain," are only correctly used after other communications have been sent. A few examples follow

which repeat the salutation, but the abbreviated forms without it are more current. The most formal are :—

<i>We beg to remain, Gentlemen,</i>	<i>I am, Sir,</i>
<i>Your obedient servants,</i>	<i>Your obedient servant,</i>
<i>Smith & Co.</i>	<i>John Smith.</i>

Less formal, but more commonly used in business letters, are the shorter forms :—

<i>We are, Dear Sirs,</i>	<i>I am, Gentlemen,</i>
<i>Yours truly,</i>	<i>Yours faithfully,</i>
<i>Smith & Co.</i>	<i>John Smith</i>

(VI) SIGNATURE.

The signature is very important, as it is oftentimes necessary in order to make the terms of a written document binding upon one of the parties to them. It should always be written plainly. There is really no need for the dashing, illegible scrawl which, possibly under the belief that it is more difficult to forge, is frequently made to serve as a signature. Bankers assure us that it is the plain, legible signature which is really difficult to imitate perfectly.

Then the signature should be uniform in its parts, not sometimes one and sometimes another of the following and other possible forms :—J. W. Smith. John W. Smith. J. Wm. Smith.

In *firms*, strictly speaking, a partner alone is entitled to sign the name of the firm ; but, in most houses of business, certain of the principal employés are empowered to sign the name of the firm, and the firm accepts the responsibility for all letters and documents so signed. These employés are often empowered to sign by a legal document, called a Power of Attorney, and it is usual to publish the names of persons authorised to sign, or to send copies of their signatures to the correspondents of the firm. These persons are said to sign *per procuracionem*, which means by legal grant of authority to conduct another person's business, and, so, to sign on his behalf.

Per procuracionem is contracted as follows :—

per pro. ; p. pro. ; or p.p.

In *banks* and *public companies* the rules empower certain

2. Be certain that the form of the letter, the construction of the sentences, the punctuation, spelling, and use of capitals are correct.

3. Let the writing be neat and legible, and be sure that the letter is absolutely free from blots, erasures, and interlineations.

4. A letter of application in reply to an advertisement, should state when and where the advertisement appeared, should make application for the post advertised, and should answer *all* the requirements called for, especially enclosing *copies* of testimonials and asking for an interview.

Letters of application, recommendation, and introduction should keep strictly to the truth. This is a moral duty. A friend of the writer once wrote to an applicant for a testimonial: "I regret to say that any testimonial which I can give you would make it impossible for you to obtain the situation you seek." A false recommendation of a person for a post might result in his being entrusted with duties and responsibilities far beyond what the writer thought possible. Those who sign answers to enquiries as to the stability of persons have a legal liability if they knowingly or carelessly mislead the enquirer and loss results. Recommendations of goods or service should also be very carefully written.

Letters of introduction in business are those in which one person introduces one business acquaintance to another, either because the one acquaintance is going to be in the other's district on a visit for pleasure or business, or because he is engaged in a line of business in which the other is also interested, and the two may be brought together for their mutual advantage. The writing of letters of introduction is sufficient guarantee of the bona-fides of the writer, and it will be valued according to the business relationship or the opinion which the recipient has of the writer. Especially if introducing one who desires to open an account, should such letters be worded so as not to take either a legal or moral obligation to perform what the party being introduced may fail to perform.

Letters ordering Goods should:—

1. Carefully specify the articles required ;
2. Contain full directions for forwarding or shipping ;
3. Give the name and address of the firm ordering.

When renewing an order the directions should be just as explicit as the first.

Letters acknowledging Orders should be sent promptly, so as to show the customer that they have been received and are being attended to. Smartness here, if followed up, will create a good impression.

Advice Notes are formal letters, which, on account of their general usefulness, are printed with blanks for the insertion of the necessary particulars for each case. Their chief uses are for advising the call of a traveller, the enclosing of a cheque, bill, or receipt, and the despatch of goods. The usual form of letter is used. The following is an example of the printed part of the message showing the blanks :—

We beg to inform you that our representative, Mr. will wait upon you onwhen the favour of your orders will be greatly esteemed.

A Letter containing an Enclosure should explain its nature, and, if it is a remittance, should give the amount, and the form it takes—cheque, etc.—and sometimes explain how it is to be applied.

Enclosures should be conspicuously noted in a blank at the top or bottom of the letter, thus, Enc.2... or by gumming upon it a small ticket printed say in black on a red ground, with the initials or words abbreviated or in full for Enclosure or Statement, Invoice, Cheque, etc. To draw attention to them, the margin might also be marked opposite the references to enclosures. Very great annoyance and delay are caused by overlooking or wrongly dealing with enclosures.

The **Letter of Reply** to one containing a remittance should acknowledge the payment and enclose an official receipt. Such letters should be posted very promptly.

Letters requesting Special Favours. These may be written upon an endless variety of subjects ; in particular, for payment of an account not yet due, so as to enable the writer to meet his liabilities ; for the privilege of drawing on a prompt-paying customer earlier than the usual time ; for the extension of time for paying an account. The purpose of these letters should be clearly and frankly stated at the outset and the reasons given afterwards ; and care should be taken so to word the letters that business relations cannot be strained in consequence of the request. The tone will depend upon the urgency of the case and the prominence which the writer

considers it prudent to give to the sense of obligation he may be conscious of as due to himself or his correspondent. Therefore no example will be sufficient for all cases.

Dunning Letters are letters asking for payment of overdue accounts. The position is often this : The creditor is desirous of receiving his money, but he is anxious not to prejudice the obtaining of further business from the debtor. Great skill is required in the drafting of the letters so as to obtain the money without offending the debtor. They should be clearly and courteously worded and give the best reasons for the request ; if it should become necessary to suggest the using of forcible measures this suggestion should usually be put in such a form as will not be construed as a threat, but rather a reluctant act that the force of unavoidable circumstances necessitates. Such letters should be written in series, and only after several requests should there be an actual threat to put the matter in the hands of a solicitor.

Letters of Censure should be written only after much calm, careful thought, and never without abundant provocation, or unless they are likely to accomplish some desirable purpose.

Circular Letters are those which are prepared for sending to a number of persons ; examples are given in Chapter XVI.

Memorandum Forms are sometimes used for short communications which are not considered of sufficient importance to require putting in the full form of letters. Salutation and complimentary close are dispensed with, and though in practice they are often initialed or signed, signing is not necessary. They are usually printed on sheets half the size of letter paper. An example is to be seen on page 142.

Private Letters. A few observations on private letters will probably be useful to most students.

The difference in the size and shape of the sheet generally used, as well as the familiarity of the communication, causes the private letter to differ somewhat from the business letter. In private letters, both sides of the sheet are written upon.

The principal kinds of private letters are:—

1. **Letters of Affection**, to or from parents, brothers, or sisters. .

2. **Letters of Friendship** comprise that large class of written communications which perpetuate the ties of friendship. Their chief charm is in their natural conversational style.

Freshness and originality of expression should be cultivated, especially in the opening and closing sentences. Avoid such old time-worn phrases in opening as:—

"I thought I would write to you to let you know," etc.

"I now take up my pen in hand to write to you, hoping you are all quite well, as it leaves us all at present."

In closing, avoid the following old familiars:—

"Having told you all I know, or care to write, I will now close."

"I must bring my letter to a close, as I have nearly filled the sheet."

3. Letters of Congratulation are those written to friends who have achieved success or have been in some way especially favoured. They are generally brief.

A Letter of Introduction is one in which a person introduces the bearer to a friend who is absent. It should not be considered necessary to say anything in the letter commendatory of the bearer, though there is no objection to a few words in his favour, the letter itself being sufficient guarantee of the writer's good opinion of him. A letter of introduction is usually presented in person, and should not be lengthy.

Letters of Condolence are such as express sorrow and sympathy for friends who have suffered reverses, losses, or bereavement. These should not be lengthy; and details which would harrow the feelings and open afresh the fountains of grief should be omitted.

Useful Phrases for Business Letters. The following phrases have been collected from actual business letters as examples of good form in such compositions. The student should write them out several times, and compose similar phrases expressing the same and other ideas. He should also very carefully study the letters which follow.

1. *After careful investigation, we have come to the conclusion that the price you quote is in excess of that we can afford to pay.*

2. *Enclosed please find a cheque on the Universal Bank for ten pounds (£10).*

3. *Having just completed our arrangements, we beg to hand you herewith our new Illustrated Catalogue.*

4. *In accordance with your instructions, we forward, by Great Western Railway, the balance of goods ordered.*

5. *I am instructed by Mr. Brown to acknowledge your favour.*

6. *In reply to your favour of the 22nd inst.,*
7. *Please forward by next mail,*
8. *Please quote your lowest terms.*
9. *Replying to your last letter, we*
10. *The parcel to which you refer was sent off on Tuesday evening, and should, in the ordinary course, have been delivered on the following day.*
11. *There is, evidently, some misunderstanding.*
12. *The books were received yesterday. Enclosed please find cheque for fifteen pounds (£15) in payment as per your invoice herein. Kindly acknowledge, and oblige.*
13. *We shall, of course, await your further instructions before taking action in the matter. We hope, however, that you will communicate with us soon, say, by Friday at the latest.*
14. *We regret that, at present, we cannot give you a definite answer; however, you may rest assured that we shall do our best to bring the matter to a successful issue.*
15. *We have pleasure in forwarding our Illustrated Catalogue.*
16. *We are favoured with your enquiry.*
17. *We regret to inform you*
18. *We shall be pleased to allow you a discount of five per cent. for cash.*
19. *We duly received your favour.*
20. *Your invoice was despatched by post last night.*
21. *Your wire to hand.*
22. *Your prompt attention will oblige,*
23. *You will see by the enclosed circular,*

EXERCISES.

1. Name four kinds of letters. Give a short explanation of each.
2. Mention several kinds of business letters, and give brief suggestions regarding their composition.
3. Who may sign business letters? Give examples.
4. What is an Advice Note? Give a specimen.
5. Mention ways of indicating enclosures in letters.
6. Write a short essay on Business Correspondence.
7. Write a letter from Jones & Co., London, to Robinson & Sons, Liverpool, stating that the goods ordered on the 5th instant are being put in hand, and it is hoped to forward in a day or two.

CHAPTER XV.

SPECIMEN BUSINESS LETTERS AND RECEIPTS.

Letters Requesting Employment.

55, Western Road,
Birmingham, 4th July, 19..

Messrs. Rimmel & Co., Strand.

Gentlemen,

I have learned through one of the partners of the firm of Gresham & Co., of this town, that you are in want of a clerk who, besides having a general knowledge of your class of business, is also proficient in French, German, and English correspondence. Having had some practical experience in your business, and having a good knowledge of French and German, I believe I possess the necessary qualifications, so take the liberty of applying for the post, should it still be vacant. I should require a salary of about £150 per annum. My age is twenty-five years.

Messrs. Moseley & Co., of this place, in whose office I have assisted for some years, will be kind enough to give you satisfactory information regarding me, and I can assure you that, if you honour me with your confidence, no effort shall be spared on my part to justify it. Trusting to receive a request for an interview,

I am, Gentlemen,
Yours respectfully,
George Eaton.

19, Lombard Street,
London, E.C.3, 2nd July, 19..

Messrs. Carter & Co., Cannon Street.

Gentlemen,

Having heard that the situation of cashier in your office is vacant, I beg to offer you my services; and, at the same time, to assure you that, if appointed, every exertion on my part will be made to merit your confidence. For nine years I have been cashier to Messrs. Brice, who have disposed of their business to another firm.

With regard to my character and ability, I beg to refer you to my last employers, who will do anything in their power to further my prospects. Awaiting your reply,

*I am, Gentlemen, Your obedient servant,
Samuel Woods.*

Acknowledgment of Receipt of Letters.

37, Pall Mall,
London, S.W.1, 15th July, 19..

Dear Sir,

We beg to acknowledge the receipt of your letter of yesterday's date, enclosing copy of repairing covenants in the lease of No. 25, Westminster Road. We propose to attend on the premises on Wednesday, 19th July, at ten o'clock to make a survey, and we will forward your schedule as soon as we have completed it.

*We are, Dear Sir, Yours faithfully,
Arling & Hobbs.*

W. J. Holmes, Esq.

Metropolitan Insurance Company,
27, Chancery Lane,
London, W.C.2, 15th July, 19..

Dear Sir,

I beg to acknowledge the receipt of your favour of the 14th July, containing fire policy No. 345,543, for endorsement. This shall have our early attention, and the policy shall be returned to you in due course.

*I am, Dear Sir, Yours faithfully,
James Watson,
Secretary.*

W. J. Holmes, Esq.

Letters Acknowledging Receipt of Orders.

Blackfriars Road,
London, S.E.1, 20th June, 19..

Dear Sirs,

We are in receipt of your order of yesterday, for which we are obliged, and to which we are giving our careful attention.

*Yours truly,
Benjamin Brown & Co.*

Messrs. A. F. Watson & Sons.

Ludgate Hill,

London, E.C.4, 7th July, 19..

Mr. J. W. Strange, Cheltenham.

Dear Sir,

Your esteemed letter of the 2nd July, containing an order for thirty bales of cotton at our next public sale, is now before us. You may within a fortnight expect the advice of its execution, as the sale begins next week.

We are, Dear Sir, Your obedient servants,

Hanson Brothers.

Advice of Despatch of Goods, enclosing Invoices.

Bishopsgate,

London, E.C.2, 11th May, 19..

Messrs. J. Earle & Co.,

Bishopsgate.

Gentlemen,

We have the pleasure to enclose invoices (in quadruplicate) for the goods kindly ordered. They were forwarded to-day, per our own van, to the London Docks for shipment per s.s. "Castellana," for Cadiz, sailing 15th May.

We also enclose statement with discount deducted as desired.

Trusting the goods will give satisfaction, and result in further and increasing orders from you,

We remain, Gentlemen,

Yours faithfully,

Henry Salter & Co.

Advice of Despatch of Bedsteads by Manufacturer.

21, New Street,

Birmingham, 10th May, 19..

Messrs. William Bowthorpe & Co.,

London.

Gentlemen,

Enclosed we beg to hand you invoice for the Bedsteads despatched to-day to Millwall Dock, for shipment per s.s. "Isabella" to your order.

These goods have been carefully selected and well packed, and we are sure that you will find them to be excellent value. Our goods have a reputation for fine workmanship and high finish, and we think that the present shipment will be found

to sustain our claim that we sell the best article of its kind at the price.

We trust these goods will arrive safely and please your friends, and that we may be favoured with further orders in the near future.

With compliments,

Yours very truly,

A. Howard & Son.

Advice of Shipment of Safes.

Fore Street,

London, E.C.2, 17th May, 19..

Messrs. B. Hunter & Co.,

Buenos Ayres.

Dear Sirs,

We have the honour to inform you that the Safes kindly ordered were duly shipped to-day, per s.s. "Nemo," sailing to-morrow, 18th May, from the South West India Dock.

The original invoice duly receipted, with Bill of Lading, will reach you by the same mail from Messrs. Larner & Co., to whom we presented our invoice for payment as instructed.

Trusting the Safes will reach you in due course, and looking forward to a continued and increasing business with you,

We remain, Dear Sirs,

Yours very truly,

The Resistance Safe Co.

Letters re Receipt of Goods.

25, Eastcheap,

London, E.C.3, 30th June, 19..

Gentlemen,

We are in receipt of your esteemed favour of yesterday, advising us that you forwarded two cases to our care for shipment per "Emperor" to Boston, U.S.A., your instructions respecting which shall have our best attention on arrival. We can give up to July 4th for shipping by this vessel.

We are, Gentlemen, Your obedient servants,

Brown, Watson & Co.

Messrs. Anderson & Co.,

High Holborn. W.C.1.

39, Wood Street,

London, E.C.2, 1st July. 19 .

Messrs. Booth & Co., Manchester.

Dear Sirs,

I beg to acknowledge the receipt of the calicoes invoiced on the 30th June, which agree in colour and quality with my order.

I remain, Dear Sirs, Yours truly,
C. B. Stephenson.

Letter enclosing Remittance, and one Acknowledging the Receipt thereof.

Pitman Press,

Bath, 5th January, 19..

Dear Sirs,

Enclosed we have the pleasure to forward you a cheque for Seventy-five pounds thirteen shillings and four pence (£75 13s. 4d.) in payment of your invoice for goods received last month, and will thank you to acknowledge the receipt of it by returning the account to us with the customary discharge.

Yours truly,
for Sir Isaac Pitman & Sons, Ltd.
A.P.

Paternoster Row,

London, E.C.4, 6th January, 19..

Dear Sirs,

We beg to acknowledge the receipt of your favour of yesterday's date, enclosing a cheque for £75 13s. 4d., for which we are obliged, and enclose receipt.

We remain, Dear Sirs, Yours truly,
p.p. Perry & Co.
J. B.

Receipts are written documents of four principal kinds.

1. Acknowledgments of the receipt of money ;
2. " " goods ; and
3. " " money, or other
valuables for safe custody.
4. Acknowledgments of the receipt of documents or
valuables as security for a loan or debt.

279, Blackfriars Road, London, S.E.1.
3rd January, 19..

Messrs Coltman & Co., Colchester.

Dear Sirs,

Enclosed we have pleasure to forward you a cheque for One hundred and twenty pounds, thirteen shillings (£120. 13s. 0d.) in payment of your invoice for goods supplied last month, and will thank you to acknowledge the receipt of the same by returning the account to us with the customary discharge.

Yours truly,
Blackstone & Briggs.

A receipt, when made out in full, should contain the following particulars :—

1. The *date* on which the moneys or valuables were received ;
2. The *name of the person or firm* from whom the moneys or valuables were received ;
3. The *name of the receiver* ; and
4. The *reason* for the payment or deposit of the money or valuables.

When the sum of money received amounts to two pounds or over, the receipt must bear a twopenny stamp which must be cancelled by writing across it.

A receipt for money in settlement of rent is shown on page 141.

A receipt of bonds or other valuables as security, being merely a memorandum, does not require a stamp. Such a receipt is set out below.

Received of Walt Whitman, Five Egyptian Bonds of £100 each, in deposit as security for an advance in cash.

William Winterton, Broker.

Invoices are generally receipted by writing at the foot the words :—

Received in full

Received on account

September 1st, 19.., or

September 1st, 19..,

H. J. W. & Co.

H. J. W. & Co.

to suit the case.

Different firms have different customs with regard to receipts, as will be seen from the following :—Some prefer a *separate receipt* ; others, a *receipt on the invoice*. Others, again, have a *printed receipt book*, out of which receipts are torn as wanted, and pasted in again when returned. Some firms gum to the invoice a receipt taken from a book with counterfoils. Lastly, some firms and public bodies have a form of receipt printed at the foot of the cheque, which must be signed before the cheque can be presented for payment.

Letter Requesting Payment of Debts.

Market Street,

Manchester, 4th July, 19..

Messrs. Dodson & Dobson, London.

Gentlemen,

We forward, enclosed, a statement of your May account,

RECEIPT FORM.

96. Beulah Road. Croydon

14.th October. 19..

Received of Mr Richard Jameson the sum of
Eleven pounds, eleven shillings, being rent for
the quarter from Midsummer to Michaelmas
19— of the house, 13. Whitehorse Road, occupied
by him

William

Henry Scrutton.

£ 11 11 0

TELEGRAMS—
PITMAN, PUBLISHERS, BATH,
TELEPHONE NO 343

From

SIR ISAAC PITMAN & SONS, LTD.

Publishers,

ALSO AT
LONDON, NEW YORK
AND MELBOURNE

MEMORANDUM.

To

11th Jan. 19

Mr W. G. Goodman,

Manchester.

Kindly forward goods ordered on the 4th
inst. at once.

showing a balance in our favour of £57 10s. We shall be obliged if you will kindly let us have your cheque for this balance at your early convenience.

*Yours faithfully,
Prior & Price.*

EXERCISES.

1. Draw up a circular letter announcing that Thomas Smith has admitted his son into the business, which will in future be known as Thomas Smith & Son.
2. Write an application in reply to the following advertisement: Office boy wanted by well-known publishing house. Apply in own handwriting stating age, education, etc., Box 101, *Daily Mail*.
3. Write a letter from Messrs. Ryter & Co., of Market Street, Stoke, to Williams & Pegg, Limited, Wood Street, Derby, enclosing a cheque for £41 16s. 6d., in settlement of January account, requesting delivery of balance of order of the 29th of last month, and asking for patterns of suitings.
4. Write a letter dated 21st January, 19.., as from R. Rumsey, Burton-on-Trent, to G. K. Ball & Co., London, E.C.4, in which you state you enclose a postal order for 10/-, annual subscription to their *Education Journal*, commencing with the current number.
5. Write a letter acknowledging the receipt of goods.
6. Name the principal kinds of receipts. What particulars should a receipt contain? Should it be stamped?
7. Make out a receipt for money received in payment of rent.
8. Write a letter from the particulars given in the following telegram sent from Jones & Bull, Limited, The Square, Bedford, to Mr. James Allman, 14 Oxbridge Road, Margate, on January 31st, 19.. :—
"Allman Margate Sorry cannot do serge 54 shall we send 53 or 55 other goods despatched Midland to-day. Jones."
9. In proper business form, set out the following letter, paying attention to paragraphing, punctuation, spelling, etc. :—
94 Moundfield Street Bury 14, 1, 23. To John Jones Esq., The Grange Bolton Lancs. Dear sir we enclose our latest catalogue of books on commercial correspondence and office routine also specimen pages from our new bookkeeping manual with regard to your query respecting accommodation bills you will find full explanation of all the various points in our Elementary Business Methods. Yours faithfully A B Collins & Co P. Day manager.

CHAPTER XVI.

CIRCULAR LETTERS AND ADVERTISEMENTS.

CIRCULAR Letters are prepared to inform customers, clients or prospective customers or clients, of a change in the constitution of a firm, a change of address, the opening of a new branch, the advertising of goods, etc. ; generally their purpose is to bring in business, so they should seek to arrest attention, keep it, and result in enquiries. To this end there are often very skilful attempts to make circular letters appear to be individual communications by printing through ribbons in imitation of typewriting, and having the names and addresses filed in to match. Very great skill is required in the drafting of circular and form letters. For the mail order trade, very often remarkable cleverness is shown in the composition of the series of communications, each of which the person receives, through the use of the card index, at periods of, say, ten days or a fortnight. Examples of straightforward business circulars are here given.

CIRCULAR LETTERS.

Retiring from Business.

75, Market Street, Manchester,
June, 19..

Dear Sirs,

We have to inform you that we have retired from business, having transferred everything connected with our firm as a going concern to

Messrs. J. North & Sons,
5, Market Street,
Manchester,

for whom we request a continuance of the favours you have so kindly extended to us, feeling sure that any order you may place with them will be carefully and satisfactorily dealt with.

Thanking you for the confidence with which you have honoured us during so many years,

We remain, Yours faithfully,
Benjamin Franklin & Co.

Enclosure with the last letter.

5, Market Street, Manchester,

June, 19..

Dear Sirs,

The enclosed circular will inform you that we have taken over the business of the old established house of

*Messrs. Benjamin Franklin & Co.,
75, Market Street,
Manchester.*

We are prepared to receive and execute any orders you may be pleased to place with us. One of our representatives will shortly have the pleasure of calling upon you.

Assuring you at all times of our best services,

We are, Dear Sirs, Yours faithfully,

J. North & Sons.

Advertising a Business.

New Quay, Liverpool,

15th July, 19..

Gentlemen,

We beg to inform you that we have established offices here for carrying on any kind of business connected with the shipping trade.

Being in constant communication with the most eminent shipping firms, we shall be able at any time to give you the best and earliest information respecting all kinds of vessels, and to obtain, on your behalf, the most advantageous terms from their owners.

As we greatly desire to be favoured with your commands, no exertion shall be wanting on our part to gain your confidence.

We have the honour to be, Gentlemen,

Your obedient servants,

Walter Wilkins & Co.

*Messrs. Anderson, Anderson & Co.,
London.*

High Street, Coventry,

21st February, 19..

Gentlemen,

We beg to inform you that we have established in this town a ribbon manufactory, which has been carefully supplied with everything needed, and provided with all the necessary plant,

We have secured a body of active and skilful men, composed of first-class pattern drawers and expert workmen; and we can warrant that our goods will be remarkable as much for the taste displayed as for their durability.

Possessing a large capital, we are in a position to take advantage of every circumstance in making our purchases, and also to allow our customers long credits.

Our traveller, Mr. John Walker, will shortly call on you, when we trust the samples he will show you will induce you to give him an order.

We are, Gentlemen, Yours faithfully,

A. F. Thompson & Co.

Messrs. Hilditch & Co., Cheapside, London, E.C.2.

Dissolution of Partnership.

London, 4th July, 19..

Mr. John Piggott, Manchester.

Dear Sir,

We have to inform you that our Mr. Hugh Price retires to-day from this firm, as the new enterprises he has undertaken do not permit him any longer to give us the benefit of his knowledge and experience.

However painful this retirement of one of our oldest partners may be to us, it will not in any way change the nature or the course of our business. We trust you will have the kindness to continue to honour us with your confidence, and we assure you that we shall, in return, neglect nothing to render ourselves worthy of it.

We remain, Yours faithfully,

Samuel Wright & Co.

London, 1st August, 19..

Mr. James Jameson, Chester.

Dear Sir,

We have to inform you of the dissolution of our partnership; and that, having let our former premises, we have taken, for the receipt and payment of outstanding accounts, an office

at No. 10, Wood St., where all letters and other communications respecting the late firm should be addressed.

We return you our thanks for the confidence and favours you have shown us, and remain

Your obedient servants,
Hanson, Crosbie, Lawrence & Co.

Notice of Retirement.

113, New Bond Street, London, W.1.
18th July, 19..

Mr. Patrick Campbell, Edinburgh.

Dear Sir,

I inform you with regret that the infirmities of old age are compelling me to take especial care of my health, so I have decided to leave business and to pass the remainder of my days in retirement.

Be assured that I shall always look back with pleasure to the amicable relations which have existed between our firms.

I remain, Dear Sir, Yours truly,
Charles Bell.

Manchester, 1st July, 19..

Mr. G. Goff, London.

Dear Sir,

My age and the weak state of my health having induced me to give up the personal management of my business, I thank my esteemed customers for the confidence with which they have honoured me during so many years, and beg them to extend the same to my two sons, Charles and Alfred, who, owing to my delicate health, have, at different times, conducted this business for several months.

I can assure my customers that they may entrust their interests to them with the same confidence with which I entrust to them the business of my firm, which will be conducted under my name.

Repeating my sincere thanks, I remain,

Your obedient servant,
Frank Dewar.

Coal Merchant's Circular.

Brighton, 6th June, 19..

Dear Sir,

We have much pleasure in again handing you our Lowest Summer Price List, which makes the fifty-seventh we have issued in this town.

We are confident that our customers will do well to lay in their winter stock during the month of June, as we do not anticipate these prices will remain long before us. All orders booked at these prices must be delivered by the 31st July.

Thanking you for past favours and recommendations,

We are,

Yours faithfully,

Hall & Co.

House Furnisher's Circular.

89, High Street, Southampton,
20th July, 19..

Dear Sir,

In presenting the twelfth edition of our Enlarged and Revised Price List, we wish to thank you for past favours, and to express a hope that the goods we have sold have given satisfaction, and that if any article is not as represented or does not give satisfaction, you will give us the opportunity of proving we are ready to exchange or rectify. We shall continue personally to superintend every order, and thus hope to merit a continuance of your esteemed favours.

We have received many quite unsolicited, but highly appreciated testimonials from those with whom we have transacted business during this, our eighth year; and we now invite you to inspect what we claim to hold, the best selection of useful and serviceable goods in the borough.

Yours respectfully,

Southwell & Oxford.

ADVERTISEMENTS.

The writing of advertisements has become a profession in itself. It is no longer disregarded or regarded as a matter of no moment. In these days, when highly trained men are prepared to undertake the advertising of a class of goods on

a basis of payment by results, one is assured that a skilful scheme of advertising generally produces business.

A great advertiser, in an article in the "World's Work," said: "Efficient advertising is the advertising that is strictly and strikingly up to date; that wastes neither words nor space; that says just what it ought to say, no more, no less; that appeals to the right people in the right way; that obtains the maximum of publicity at the minimum of cost; that is alive, alert, awake and means business; that serves its clients on an equitable commission basis, or co-operative principle; that makes its business a daily open record that clients can check in every detail."

According to present day standards an advertisement must be cleanly printed in clear type, properly and economically displayed, without unnecessary and far-fetched illustrations, and from start to finish "talk the goods." We give below a few hints on the preparation of advertising matter.

Do not set out with the idea that the most prominent feature in an advertisement must be the advertiser's name.

What the public want to know is something about the goods; if interest is aroused they will soon look to find where the goods are obtainable.

Wherever possible use illustrations (of actual goods); describe fully, give price, and any details a customer might be supposed to ask for.

Not more than two, or at the outside, three styles of type should be used in any individual announcement.

For newspaper work line blocks are preferable to half tones, which often give very poor impressions on rough paper.

Do not give misleading descriptions. In the long run it does not pay to do so.

Do not make extravagant claims or assert the goods possess qualities they do not.

The aim throughout should be to educate the public to have faith in your advertising.

Aggressive colours and designs are best avoided; announcements should be pleasing to the eye.

Political references are undesirable, and to abuse or even mention a competitor is merely to give him a gratis advertisement.

A study of the press announcements of large and well-known

drapery concerns is recommended to all who give the subject serious thought; for much profit may be derived therefrom, and the kind that pays will be very quickly apparent.

It will be seen, then, that the compilation of advertisements is a matter which requires much care and judgment, and the ordinary clerk will seldom be entrusted with special trade advertisements. He may, however, have to prepare such examples respecting employ  s as the following, which are brief and to the point.

WANTED, a YOUNG MAN, who is competent to keep books, to assist in office.—Address H. C. G., c/o Bell's Advertising Agency, Fleet Street, E.C.4

WANTED, bright intelligent BOY for office; must write a good hand and cast accounts correctly.—Address, with references, Box 1,528, *Daily Telephone Office*.

WANTED, a YOUNG LADY PHONOGRAPHER, who understands book-keeping.—Address, in own handwriting, G. C. H., Topper's Advertising Agency, Ludgate Hill, E.C.4

BOOK-KEEPER and CORRESPONDENT.—WANTED a BOOK-KEEPER, competent to keep the accounts and assist in conducting the correspondence of an establishment.—Address, stating experience and giving references, "Business," care of *Nightly News* Office.

WANTED, a YOUNG MAN, eighteen or nineteen years of age, to act as INVOICE CLERK. Must write a good hand.—Address, giving references and experience, Box 206, *Manchester Mail* Office.

WANTED IMMEDIATELY, a good PACKER, having experience in packing books and other publications.—Apply in writing, stating age and experience, and giving references, to W. H. G., Black's Advertising Agency, Farringdon Street, E.C.4

In the syllabus of one examining body is included the drafting of advertisements such as for a sale of stock on the death of an owner. The student should prepare himself by systematically observing in shops the prices of boots, provisions, suites of furniture, etc., so that he may put *reasonable* prices in his own exercises, the proper parts of which should be emphasised by larger specimens of handwriting—*not printing*, and the whole of which should be tastefully arranged and displayed.

CHAPTER XVII.

INDEXING AND PRÉCIS-WRITING.

Indexing. In addition to the meaning already put upon the word, indexing has a special signification. In Civil Service departments particularly, but also in business houses it means the preparing of a schedule of the letters of a correspondence in form similar to that of the Letter Register.

The subject column should commence with a descriptive present participle and give the main purport of the letter. *Referring, concerning*, and such words should not be chosen because they are of little use—every letter *refers* to something. Instead, the following and similar words should be used:—*acknowledging, advising, agreeing, approving, asking, begging, commending, condemning, describing, detailing, enclosing, explaining, forwarding, instructing, rejecting, requesting, submitting, urging*, etc.

A good hint, especially for indexing Government correspondence, is to refer to the letter following the one in hand, as its first paragraph usually contains a summary of the preceding letter. With the exception of enclosures, documents should be indexed and numbered separately. Enclosures are entered as follows:—column 1—"Enclosure in number 6"; column 3—description of document as "Special memorandum of the Ministry of Agriculture and Fisheries"; column 4—Subject-matter of the document.

Précis-Writing is summarising. It is the art of seizing the essential points of a correspondence, article, document or series of documents, and presenting them in an orderly and connected manner. The past tense is kept to throughout; the language is arranged grammatically—not in the form of notes; and though the *ideas* are those of the original they are not necessarily presented in the identical words of the original.

Précis-Writing is pre-eminently a subject which can only be acquired by persevering practice.

In a long exercise such as those of the Royal Society of

Arts and Civil Service examinations, the index schedule will show the main purport of each letter separately, and the *précis*, avoiding all repetitions and unnecessary verbiage, will consist of a connected narrative of the whole correspondence.

Summarising is of immense educational value to the student, not only for preparing him for his examinations, but also for the training of his mind. The skill of the journalist, the barrister, the judge, and the critic, is generally acquired through the practice of summarising, which gives great power of concentration of mind.

Example :

The following question set by the Lancashire and Cheshire Union does not require an Index, but for illustration this is shown, and it includes three other letters to complete the series.

Condense the following letter into a statement not exceeding 100 words, expressed in your own language:—

Ministry of Agriculture and Fisheries,
4, Whitehall Place, London, S.W. 1.
April 12th, 19..

No. A. 2016/1910.

Sir,—I am directed by the Ministry of Agriculture and Fisheries to advert to your letter of February 4th last as to the desirability of the issue by the Ministry of regulations under Section 4 of the Sale of Food and Drugs Act, 1899, in regard to cheese, and I am to say that the matter is one which has already received the careful consideration of the Ministry.

There are, however, many practical difficulties in the way of framing suitable regulations of the nature desired, owing to the fact that so many different kinds of cheese exist, each varying in character and composition, and it is not altogether clear in what way regulations, if made, would assist consumers in obtaining the article they desire.

The commercial value of cheese stands in no precise relation to its alimentary value, nor, except in a very broad sense, is there any connection between its commercial value and its composition.

In general, it may be said that all high-class cheeses contain a relatively high percentage of fat, and while it might be practicable to fix a limit of fat which would serve to differentiate between whole milk cheeses and skim milk cheeses, it is doubtful whether by fixing such a limit any useful purpose would be served.

Another point which should be borne in mind is that the proportion of moisture in cheese decreases, and the proportion of fat consequently increases during the time the article is kept in store. The change which occurs is very marked in some cheeses, and would constitute an additional difficulty in making regulations for this article.

Further, it is the characteristic flavour of a cheese, and not the proportion of butter fat which it contains, which in the majority of instances is taken account of by consumers, and many cheeses are expressly manufactured with a view to the production of flavour without regard to the nutritive qualities of the article.

Cheese, moreover, differs from either milk or butter in that it is possible to add water to milk or abstract fat from it, or to add water to butter, but little or nothing can be done to alter the composition of a cheese after it is made. The risk of cheese being adulterated is therefore much less than the risk of adulteration of milk and butter.

For these reasons the Ministry do not feel that any advantage would be gained by an attempt to deal with cheese by the issue of regulations under the Act in question.

I am, Sir,

Your obedient Servant,

T. H. ELLIOTT, Secretary.

T. Jones, Esq.,
Morpeth Hall,
Romiley.

PRÉCIS.

Being urged by Mr. T. Jones, Romiley, to regulate the sale of cheese under the Food and Drugs Act, 1899, the Ministry of Agriculture and Fisheries wrote that it would be difficult by regulation to assist consumers because there were many kinds of cheese, flavour was the chief attraction, and the

commercial and food values had no precise relation ; also because though possible to distinguish qualities by the percentage of fat, yet fat increased and moisture decreased by storage. Further, cheese could not be easily adulterated, therefore there was little need for regulation.

INDEX.

Number.	Date.	Name of Correspondents, etc.	Subject-matter.
1	Feb. 4, 19..	T. Jones, Romiley, to Ministry of Agriculture and Fisheries.	Urging the regulation of the sale of cheese under the Food and Drugs Act, 1899.
2	Feb. 5, 19..	Ministry of Agriculture and Fisheries, to T. Jones.	Acknowledging number 1.
3	Apl. 12, 19..	Ministry of Agriculture and Fisheries, to T. Jones.	Detailing reasons why the Ministry did not attempt regulation.
4	Apl. 13, 19..	T. Jones, to Ministry of Agriculture and Fisheries.	Thanking them for the information.

In exercises requiring index and précis the index is presented first.

EXERCISES.

1. What do you mean by indexing and précis-writing ?
2. Make a précis of each of the following letters:—

LONDON, E.C. 2.

26th January, 19..

MR. G. HOLZER,
HAMBURG.

Dear Sir,

In reply to your esteemed enquiry of the 20th instant, we can offer you a small lot of 100 standards of Petrograd Deals, 3 x 9, for August delivery, at £11 per standard. These deals

are from one of the best Petrograd stocks, and we can recommend them as absolutely reliable.

We have been shipping these goods for many years, and have had not a single complaint. Ends of about 8 feet and under, for stowage only, would be charged at two-thirds of the price. Our quotation includes delivery f.o.b. Kronstadt, and we would endeavour to obtain tonnage for you, although, of course, this might be difficult, unless the lot could be shipped with other goods. However, if we can get a boat which makes Hamburg its first port of call, we should think that would be the best arrangement.

We should say that about 26 marks per standard would have to be reckoned for freight, but if we can get it lower we will advise you.

We presume you would like the goods insured. Please instruct us on this point when placing the order.

Our terms are cash, less $1\frac{1}{4}$ per cent., or acceptance at three months from date of bill of lading against documents. As we have not had the pleasure of doing business with you previously, we should be glad if you would favour us with usual references when sending order.

There is a large demand for these deals, and we have the greatest difficulty in meeting this demand, since at present there is a limit to the output of the mills in Russia. We must therefore ask you to wire us immediately upon receipt of this offer, as we cannot hold the offer firm beyond to-morrow or Thursday next at the very latest.

We await your commands,

And remain, dear Sir,

Your obedient servants,

LAWLEY & MORLER.

15, SPENCER ROAD,

KILBURN, N.W.6,

21st October, 19..

MESSRS. LOWNDES & FORDER,
LEICESTER.

Gentlemen,

Messrs. Border & Ether, of Kettering, having given me the name of your firm, with permission to ask you for particulars as to their financial position, I should be greatly obliged if you would inform me, confidentially, whether you consider their business is being carried on in a satisfactory manner, and whether you think there is a probability of their undertaking proving an eventual success. These gentlemen negotiated a loan of £1,000

with me some three years ago, and have paid the interest promptly as it became due, but owing to various expenses connected with the extension of their premises, they have now requested me to renew the loan for another three years, at the same rate of interest, viz., 6 per cent. per annum, and to lend them a further £1,000 on the same terms.

I understand that you had a similar transaction with them, and, moreover, have known the two partners personally for many years, and you will therefore be in a position to tell me whether the firm is warranted in negotiating a loan of £2,000, taking into consideration the possibilities of their trade.

They are, apparently, doing a very good business, and with very little competition in their district, but they seem to be endeavouring to accomplish more than can reasonably be expected of their business in its present limited conditions.

Of course, it is difficult to judge of the possibilities of such a business, and I must necessarily base my conclusions upon results up to the present. It may be that an expansion of premises is necessary, and perhaps you can enlighten me on this point.

Any information with which you favour me will be much appreciated. Thanking you in advance,

I am, Gentlemen,

Yours faithfully,

RICHARD ANDREW.

BIRMINGHAM.

23rd April, 19..

MESSRS. HORLAKE, HORLAKE & BRETT,
LONDON.

Gentlemen,

Since our Mr. Charles Calder's return we have thoroughly considered the terms and conditions discussed with your Mr. Wilson Horlake, and have decided to appoint you our sole London Agents. We are in agreement with your proposal except in a few minor points, and herewith give you in writing the terms and conditions upon which we agree to work, as follows :—

We appoint you our sole London Agents for a period of twelve months from date and agree to pay you commission on all orders received direct or indirect from London buyers. Being fully represented in the provinces, also in Wales, Scotland and Ireland, we must confine your area to London and district, by which a radius of twelve miles around London is to be understood.

On all continental orders we receive through you and execute, we likewise agree to pay you commission, but as we have extensive connections on the Continent already, we cannot give

you the sole representation. The commission we agree to pay you is 5 per cent. on the net amount of all sales effected by you on our behalf and executed by us.

We also agree to allow the customers discount of 2½ per cent. monthly on all ordinary prices, and special discounts to be arranged for special orders.

Further, we will allow you 2½ per cent. for *del credere*, as you have your own connections, and, moreover we wish to leave ourselves free to devote our energies to the manufacturing part of the business as much as possible. You will render us an account of all sales made for us up to and including the 20th of each month, and remit us the amount of such sales, less discounts and commission on the 1st of the second month after; for instance, the Account Sales for January would be paid by your cheque on 1st March.

With regard to show-rooms, we have been debating this matter, and we think that our goods will have quite enough show if confined to the one floor, viz., your second floor. We do not think it necessary or advisable to keep a large stock in London, and consider that samples representing our various lines would be sufficient. We therefore agree to bear a charge of £50 per annum for rent and lighting of your second floor as estimated by your Mr. Horlake.

We understand the insurance policies you have with the Sun would be increased to the value of the samples we send you. All goods would be delivered to your warehouse carriage paid.

We should be glad to have your confirmation of the above amended terms, etc., at your earliest convenience, so that we may have the agreement prepared as soon as possible and signed. Immediately this is done, we will get to work and send you a representative range of patterns, including some new models we are bringing out this season.

We are also having some circulars got out announcing your appointment as Agents, and we will send these to you in the course of next week.

Yours very truly,
CALDER & WIMBORNE.

COMMERCIAL ABBREVIATIONS.

@ ..	To, at, or from	B'ham..	Birmingham
A.a.r. ..	Against all risks	B'head..	Birkenhead
Abt. ..	About	Bk. ..	Bank, book, back- wardation
A/C ..	Account Current	B/L ..	Bill of Lading
A/c ..	Account	Bl. ..	Barrel
Acc. ..	Acceptance or accepted	Blk. ..	Black
Acct. ..	Account (Stock Exchange)	B.N. ..	Bank Note
Afft. ..	Affidavit	b/o ..	Brought over (Book keeping)
A/d ..	After date	Bot. ..	Bought
Adv. ..	Advice	Bot. ..	Bottle
A.g.b. ..	A good brand, or any good brand	B/P ..	Bills Payable
Agst. ..	Against	B.P.B.	Bank Post Bill
Agt. ..	Agent	B/R ..	Bills Receivable
Al ..	First Class	Brl. ..	Barrel
a.m. ..	Ante meridiem—morn- ing	Brls. ..	Barrels
Amt. ..	Amount	Bro. ..	Brother
Ans. ..	Answer, answered	Bros. ..	Brothers
A/o ..	Account of	Brt. ..	Brought
A/R ..	All risks (marine insurance)	B/S ..	Bill of Sale
Arr. ..	Arrived, arrivals	B/s ..	Bags, bales
Art. ..	Article	Bsh. }	Bushel
A/S ..	Account Sales	Bus. }	
Assn. ..	Association	Bt. ..	Bought
A/V ..	Ad valorem—accord- ing to the value	B.T.U....	Board of Trade Unit
Av. ..	Average	Bx. ..	Box
B/- ..	Bag, bale	Bxs. ..	Boxes
Back ..	Backwardation (Stock Exchange)	C/- ..	Case
Bal. ..	Balance	c. ..	Cents
B.B. ..	Bill Book	C/A ..	Capital Account (Book keeping)
b/d ..	Brought down (Book- keeping)	C.A. ..	Chartered Accountant
Bd. ..	Bond, bound	Capt. ..	Captain
B'dle ..	Bundle	Cash. ..	Cashier
Bds. ..	Boards—bound in boards	C.B. ..	Cash Book
B/E ..	Bill of Exchange	c/d ..	Carried down (Book- keeping)
b/f ..	Brought forward	c/f ..	Carried forward
		C. & F.	Cost and freight
		Cent. ..	Centigrade
		Cert. ..	Certificate

Cg. ..	Centigram	D/A ..	Discharge afloat (chartering)
Cgo. ..	Contango	D/A ..	Deposit Account (banking)
C.H. ..	Custom House	D/A ..	Documents against acceptance
'Change	Exchange	D/a ..	Days after acceptance
Chq. ..	Cheque	D.B. ..	Day Book
C.i.f. ..	Cost, insurance and freight	Dbk. ..	Drawback
C.i.f. & c.	Cost, insurance, freight and commission	D/D ..	Demand draft
C.i.f.c.&i.	Cost, insurance, freight, commission and in- terest	D/d ..	Days' date (i.e., days after date)
C.f.i. ..	Cost, freight and insurance	Deb. ..	Debenture
C.f. & i.	Cost, freight and insurance	Dec. ..	Decrease
C.f.o. ..	Coast for orders (chartering)	Def. ..	Deferred
Ck. ..	Cask	Deg. ..	Degree
Cks. ..	Casks	Deld. ..	Delivered
Cl. ..	Centilitre	Dept. ..	Department
c/m ..	Centimetre (French measure of length)	Dft. ..	Draft
c/m ..	Call of more (Stock Exchange)	Diam. ..	Diameter
C/N ..	Credit Note	Diff. ..	Difference
C/N ..	Circular Note (bank- ing)	Dis. ..	Discount
C/O ..	Cash Order (banking)	Dist. ..	District, discount
Co. ..	Company, County	Div. ..	Dividend, division
c/o ..	Carried over	Dk. ..	Dock, deck
c/o ..	Care of	D.L.O. ..	Dead Letter Office
C.O.D. ..	Cash on delivery	D/N ..	Debit Note
Collr. ..	Collector	D/O ..	Delivery Order
Com. ..	Commission	do. ..	Ditto, the same
Cont. ..	Contract	Dols. ..	Dollars
Contg. ..	Containing	doz. ..	Dozen
Coy. ..	Company	D/P ..	Documents against payment
C/P ..	Charter Party	D.R. ..	Deposit Receipt (banking)
Cr. ..	Credit, creditor	Dr. ..	Debtor, doctor
Crs. ..	Credits, creditors	dr. ..	Drachm
C/s ..	Cases	Drs. ..	debtors
c. } ..		D/S ..	Days' sight (i.e., days after sight)
Ctge. ..	Cartage	D/W ..	Dock Warrant
Cub. ..	Cubic	d.w. ..	Dead weight
Cum div.	Cum dividend	Dwt. ..	Pennyweight (24 grains)
Cum. Pref.	Cumulative preference	D/y ..	Delivery
Curr. ..	Current—of the present month	E. ..	East
Cwt. ..	Hundredweight	Ea. ..	Each
d. ..	Pence	E.C. ..	East Central
		E.D. ..	Ex dividend
		Ed. ..	Editor, edition
		Eds. ..	Editors

E.E. ..	Errors excepted	Fo. ..	Folio
E. & O. E.	Errors and omissions excepted	F.O. ..	Firm offer
e.g. ..	Exempli gratia—for example	F.o.b. ..	Free on board
E.I. ..	East Indies	Fol. ..	Folio
E.I.D.	East India Docks	Folg. ..	Following
Eng. ..	English	For. ..	Foreign
Entd. ..	Entered	F.o.r. ..	Free on rails
et seq. ..	And the following	F.o.t. ..	Free on trucks
etc. ..	And so on	F.o.w. ..	First open water (chartering)
Ex. ..	Example	F.p. ..	Fully paid
Ex. ..	Exchange (As Rs. 150 ex. 1s. 3d.)	F.p.a. ..	Free of particular average (marine insurance)
Ex ..	Out of (As ex steamer "Jane")	Frt. ..	Freight
Ex ..	Without (As ex coupon)	Ft. ..	Foot, feet
Exch. ..	Exchange (As Rs. 150 @ exch. 1s. 3d.)	Fthm. ..	Fathom
Ex cp. ..	Ex coupon	Ft., in. ..	Feet, inches
Exd. ..	Examined	Fur. ..	Furlong
Ex int. ..	Ex interest	G/a ..	General average (marine insurance)
F. ..	Francs	Gall. ..	Gallon
F.a.a. ..	Free of all average (marine insurance)	Galls. ..	Gallons
Fahr. ..	Fahrenheit	Gaz. ..	Gazette
F.a.s. ..	Free alongside, or free alongside ship	Gent. ..	Gentlemen, sirs
F.a.q. ..	Fair average quality	G.m.b. ..	Good merchantable brand
Fcp. ..	Foolscap	G.o.b. ..	Good ordinary brand
F.c.s. ..	Free of capture and seizure (marine insurance)	Gov. ..	Government
F.c. & s.	Free of capture and seizure (marine insurance)	G.P.O. ..	General Post Office
F/d ..	Free docks	gr. ..	Gross
F.f.a. ..	Free from alongside, or free foreign agency	gr.wt. ..	Gross weight
F.g. ..	Fully good	grs. ..	Grains
F.g.a. ..	Foreign general aver- age (marine insur- ance)	gs. ..	Guineas
F.g.f. ..	Fully good, fair	Hhd. ..	Hogshead
F.i.b. ..	Free into bunker (coal trade)	H.M.C. ..	His Majesty's Customs
Fig. ..	Figure	hrs. ..	Hours
Figs. ..	Figures	I.B. ..	Invoice book
F.i.t. ..	Free of income tax	i ^b ..	ibidem—in the same place
Fl. ..	Florin (coin)	I.B.I. ..	Invoice book inwards
		I.B.O. ..	Invoice book outwards
		id. ..	Idem—the same
		i.e. ..	Id est—that is
		In. ..	Inch, inches
		Inc. ..	Increase
		Ince. ..	Insurance
		Inst. ..	Instant—of the present month
		Int. ..	Interest
		Inv. ..	Invoice

I O U...	I owe you	MM. ..	Messieurs, Sirs
I.R.O...	Inland Revenue Office	Mo. ..	Month
Ital. ..	Italics	Mons. ..	Monsieur, Mr.
J/A ..	Joint Account	Mos. ..	Months
Jun. }	Junior	M/R ..	Mate's Receipt
Jr. }		Mr. ..	Mister, Sir
Kg. ..	Kilogramme	Mrs. ..	Mistress, madam
Kild. ..	Kilderkin	MS. ..	Manuscript, mail steamer
Kilo. ..	Kilogramme	M/s ..	Months' sight (i.e., months after sight)
£ ..	Pound sterling	MSS. ..	Manuscripts
£T. ..	Pound Turkish	N. ..	North
Lat. ..	Latitude	N/A ..	New account (Stock Exchange)
lb. }	Pound in weight	N/A ..	No advice (banking)
lbs. }		N.B. ..	Take note—mark well
L/C ..	Letter of Credit	N.E. ..	No effects
Ld. ..	Limited	N.E. ..	North East
Led. ..	Ledger	Nem. con.	No one contradicting
L.I.P. ..	Life insurance policy	N/m ..	No mark
Long. ..	Longitude	N/O ..	No orders (banking)
L.S. ..	Locus sigilli—place of seal	No. ..	Number
L.s.d. ..	Pounds, shillings, pence	Nom. ..	Nominal
Ltd. ..	Limited	N.P. ..	Notary Public
M. ..	Thousand; Monsieur, sir.	Nos. ..	Numbers
-/m ..	Thousand (As 20/m)	N/S ..	Not sufficient (banking)
Mag. ..	Magazine	N.S. ..	New style, new series
Max. ..	Maximum	N.t. ..	New terms (grain trade)
M/C ..	Metalling clause (marine insurance)	N.W. ..	North West
M/C ..	Marginal credit (banking)	° ..	Degree
M.D. ..	Memorandum of deposit	O/a ..	On account of
M/d ..	Months' date (i.e., months after date)	o/c ..	Overcharge
Mdlle. ..	Mademoiselle, Miss	O/d ..	On demand
Mdme. ..	Madame	O.D.O. ..	Outdoor Officer (Customs)
Mdse. ..	Merchandise	O.H.M.S. ..	On His Majesty's Service
Mem. }	Memorandum	% ..	Per cent.
Memo. }		‰ ..	Per mille—per thousand
Messrs. ..	Gentlemen, Sirs	O/t ..	Old term (grain trade)
Min. ..	Minimum, minute	Oz. ..	Ounce
M.I.P. ..	Marine insurance policy	p. ..	Per, page
Mks. ..	Marks (coin)	P/A ..	Power of Attorney
Mlle. ..	Mademoiselle, Miss	P/A ..	Private account (book-keeping)
M/m ..	Made merchantable	Par. ..	Paragraph
m/m ..	Millimetres (French measures of length)	P.C. ..	Post card

P/C ..	Price Current, Petty Cash	Re ..	Re—in regard to, relating to
p.c. ..	Per centum—by the hundred	Recd. ..	Received
pc. ..	Piece, price	Rect. ..	Receipt
Pcl. ..	Parcel	Ref. ..	Reference
Pcs. ..	Pieces	Reg. ..	Registered
P.C.B. ..	Petty Cash Book	Regd. ..	Registered
Pd. ..	Paid	Rm. ..	Ream
Per Ann. ..	Per Annum—by the year	R.M.S. ..	Royal Mail Steamer
Per cent. ..	Per centum	Rotn. ..	Rotation
Per Pro. ..	By procuration	Rs. ..	Rupees
Pk. ..	Peck	Rt. ..	Right
Pkg. ..	Package	R.S.O. ..	Railway Sub-office
P/m ..	Put of More (Stock Exchange)	Ry. ..	Railway
p.m. ..	Post meridiem—afternoon	\$..	Dollars
pm. ..	Premium	S. ..	South
P/N ..	Promissory Note	s. ..	Shillings, steamer
P.O. ..	Post Office Box	S.B. ..	Sales Book
P.O.O. ..	Post Office Order	S.c. ..	Sharp (<i>i.e.</i> prompt)
p.p. ..	By procuration	Schr. ..	Schooner [cash]
pp. ..	pages	Scp. ..	Script
P.p.i. ..	Policy proof of interest (marine insurance)	S.E. ..	South East
Pref. ..	Preference or preferred	Sec. ..	Section, secretary, seconds
p.pro. ..	By procuration	Secy. ..	Secretary
Pro. ..	For	Sen. ..	Senior
Pro tem. ..	Pro tempore—for the time being	Sgd. ..	Signed
Prox. ..	Proximo—of the next month	S/N ..	Shipping Note
P/S ..	Public sale	Soc. ..	Society
P.S. ..	Post Scriptum	Sov. ..	Sovereign
Pt. ..	Pint	Sovs. ..	Sovereigns
P.T.O. ..	Please turn over	S.P. ..	Supra Protest
Pts. ..	Pints	Spec. ..	Speculation
Qlty. ..	Quality	S.S. ..	Steamship
Qr. ..	Quarter	S/S ..	Steamship
Qrs. ..	Quarters	Sq. ..	Square
Qt. ..	Quart	Sq. in. ..	Square inches
Qts. ..	Quarts	Sq. ft. ..	" feet
q.v. ..	Quod Vide—which see	Sq. yd. ..	" yards
Qy. ..	Query	Sq. m. ..	" miles
R. ..	Rupees	St. ..	Saint, street
R/D ..	Refer to drawer (banking)	st. ..	Stone (in weight)
R.D.C. ..	Running down clause (marine insurance)	Std. ..	Standard
		Stg. ..	Sterling
		Stk. ..	Stock
		Str. ..	Steamer
		S.W. ..	South West
		T. ..	Tons
		Tcs. ..	Tierces
		T.L.O. ..	Total loss only (marine insurance)

T.O. ..	Turn over	Wk. ..	Week
T/q. ..	Tale quale (grain trade)	Wks. ..	Weeks
T.R. ..	Tons registered (shipping)	Wt. ..	Weight
Treasr. ..	Treasurer	W/W ..	Warehouse Warrant
T.T. ..	Telegraphic Transfer	x.c. ..	Ex coupon
U/a ..	Underwriting account (marine insurance)	x.d. ..	Ex dividend
U.K. ..	United Kingdom	x. in. ..	Ex interest
Ult. ..	Ultimo—of the last month	x. new..	Ex new
U.S. ..	United States	Y/A ..	York-Antwerp Rules (marine insurance)
U.S.A. ..	United States of America	Yd. ..	Yard
U/w ..	Underwriter	Yday ..	Yesterday
V. ..	Versus—against	Yds. ..	Yards
Via ..	By way of	Yr. ..	Your
Viz. ..	Videlicet—namely	Yrs. ..	Yours
Vol. ..	Volume	& ..	And
W. ..	West	&c. ..	And the rest, and so on
W.B. ..	Warehouse Book ; Way Bill	# ..	Numbered (as # 1/20)
W.b. ..	Water ballast (shipping)	' ..	Foot (as 1' 4"—one foot four inches)
W.C. ..	Western Central	" ..	Inches (as 3" x 2"—three inches by two)
		x ..	By (as 6 x 4—six by four)
		° ..	Degree (as 30°—thirty degrees)

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